

STATE OF MISSISSIPPI
STATE REVOLVING FUND ANNUAL REPORT
FOR THE DRINKING WATER IMPROVEMENTS LOAN PROGRAM

FOR FISCAL YEAR 2002 (10/01/2001 TO 9/30/2002)

Prepared by the State of Mississippi

For EPA Region IV

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I. INTRODUCTION

The State of Mississippi herewith submits its Annual Report for federal fiscal year (FY) 2002 (10/01/2001 - 9/30/2002). This report describes how the State of Mississippi has met the goals and objectives of its Drinking Water Improvements State Revolving Loan Fund (DWSIRLF) for FY 2002 as identified in the FY 2002 Intended Use Plan (IUP) by the actual use of funds and the financial position of the DWSIRLF.

II. EXECUTIVE SUMMARY

Fiscal year 2002 is the sixth year of operation of the Mississippi Drinking Water Improvements State Revolving Fund Loan Program.

All EPA capitalization funds originate from funding authorized by Congress under Section 1452 of the Federal Safe Drinking Water Act. In FY 2002 Mississippi was eligible to receive a capitalization grant for \$8,052,500 from the federal allotment. Of this capitalization grant \$322,100 was set-aside for DWSIRLF Administrative Expenses, \$400,000 was set-aside for State Program Management, and \$161,050 was set-aside for Small Systems Technical Assistance. Federal funds made available by the DWSIRLF Automated Clearinghouse (ACH) payment schedule for use on loan projects in FY 2002 were \$15,694,350. Of this amount, \$3,380,100 was made available from the FY 2000 capitalization grant, \$7,927,400 was made available from the FY 2001 capitalization grant, and \$4,386,850 was made available from the FY 2002 capitalization grant. There was \$5,000,000 deposited into the DWSIRLF in FY 2001 for state match funds (state match funds deposited into the DWSIRLF in FY 97 were \$10,000,000). Interest earnings during FY 2002 were \$450,125. Repayments received during FY 2002 were \$3,856,538. A detailed breakdown of the sources of DWSIRLF funds is shown in Exhibit 3. Administrative fees received in FY 2002 totaled \$1,233,742.

This Annual Report differs from the Intended Use Plan in the DWSIRLF ACH payment schedules, the timing of binding commitments and disbursements, and the funding of specific projects. The differences are described in greater detail in the Program Changes Section of this report.

In FY 2002 Mississippi made significant progress in meeting the State's drinking water financing needs.

- During FY 2002 the State of Mississippi made twenty-four binding commitments to provide financial assistance for improvements to drinking water systems. The FY 2002 binding commitments made to loan recipients totaled \$20,820,563. Also, a binding commitment of \$322,100 was made for DWSIRLF administration expenses, bringing the total FY 2002 binding commitments to \$21,142,663. A detailed breakdown of these binding commitments is shown in Exhibit 1. In addition, the State of Mississippi completed three contracts in the amount of \$221,225 and began three contracts in the amount of \$213,000 for Small Systems Technical Assistance and \$400,000 for State Program.

- Management. Small communities in Mississippi received 43.5% of the funds awarded during FY 2002.
- Twenty-two loan recipients completed construction and initiated operation on their DWSIRLF projects during FY 2002. (See Exhibit 13.)
- Twenty projects began making loan repayments during FY 2002.
- Mississippi executed thirty-four loan agreement amendments during FY 2002 – thirty-three decreases totaling \$3,033,317 and one increase totaling \$20,163 resulting in a net decrease amount of \$3,013,154. More details are shown in Exhibit 1, Part 3.

III. GOALS AND ACCOMPLISHMENTS

A. Short-Term Goals and Accomplishments

In its FY 2002 IUP, the State of Mississippi described several short-term goals. In order for this program to be a success, these goals must be continued and pursued each year as appropriate. The State was successful in the completion of all its short-term goals for FY 2002:

1. Establishing the SRF Loan Program

The establishment of the SRF Loan Program was accomplished during FY 97. During FY 2002, Mississippi continued to implement the DWSIRLF Program by awarding loans, closing loans, disbursing funds, receiving loan repayments and drawing cash from the Federal Capitalization Grant. Forms and Standard Operating Procedures were revised as needed to improve operational and managerial functions within the program. These activities were carried out in compliance with State law and the Title I requirements of the Safe Drinking Water Act.

2. Setting in place priorities and procedures which will meet the Long-Term Environmental Improvement Goals of the Local Governments and Rural Water Systems Improvements Board (Board).

This was continued by adoption of the FY 2002 Priority System, which is included in the FY 2002 IUP. It gives priority to those projects that: (a) address the most serious risks to public health; (2) are necessary to bring existing drinking water facilities into compliance with national primary drinking water regulations, as required by the federal Safe Drinking Water Act; and (3) assist systems most in need on a per household affordability basis.

3. Keeping in focus the need to attract communities to the program and insure the use of all available funds.

This was accomplished by our efforts to inform the State's communities of the availability of DWSIRLF funding and to set an interest rate, which is intended to be low enough that the predicted demand will equal or exceed the funds available. The interest rate was set at 3.5% for all FY 2002 loans and the maximum loan amount was \$1,500,000.

In FY 2002, \$20,820,563 was obligated to projects in new loan awards. All projects ready to proceed were funded. City of Morton, City of Pearl and Punkin Water Association were on the final priority list but did not proceed to loan award. In FFY 2002 request for eligible projects exceeded \$47 million.

4. Structuring the program to coordinate with the Community Development Block Grant (CDBG) program; Appalachian Regional Commission (ARC) program; Rural Utilities Service of USDA, (RUS); and other programs available within the State.

A DWSIRLF/CDBG, ARC and (RUS) coordination schedule was put into place for FY 2002. These coordination efforts make such joint projects readily available for communities desiring such a funding arrangement.

B. Long-Term Goals and Accomplishments

In its FY 2002 IUP, the State of Mississippi made the following long-term commitments:

1. Maintaining a financially sound DWSIRLF in perpetuity.

Essential to achieving these goals is the determination of an interest rate. The chosen interest rate should be one that will generate sufficient fund income to meet the State's needs within a reasonable period of time. It should be significantly better than private sector funding, to bring communities to the program, and insure use of all available funds. To this end interest rates are routinely reviewed and adjusted as necessary to assure competitiveness and the long-term financial stability of the fund. Standard financial reports are produced, reviewed for accuracy, and reconciled between the Department of Health and the Department of Environmental Quality on a monthly basis. During the preparation of the annual IUP, a determination is made that: adequate funds will be available from the federal payment schedule, state match, repayments, and interest earnings for all projects on the fundable portion of the list. Each community's financial capability summary and user charge system are reviewed and approved prior to loan award.

This is done to insure that adequate funds are collected to repay the loan and operate the project, and that the community can afford the project.

2. Meeting a substantial portion of the drinking water needs in the State within a reasonable period of time.

This is being accomplished through use of a pro-active public information program to assure public awareness of the DWSIRLF and by application of a priority system that assures the most urgent needs are met first. As stated earlier, during FY 2002 all projects ready to proceed were funded.

3. Funding projects in order of public health importance as established by the Board, while continuing to maintain a program that is attractive to communities in the State.

The Board accomplishes this by applying the FY 2002 Priority System, which gives priority to projects required to facilitate compliance with national primary drinking water standards and addresses the most serious risks to public health. This system may be updated each year as needed to account for needs that have been met and for new public health concerns.

4. Seek additional sources of income.
5. Continued attendance at events sponsored by the Mississippi Municipal League, Mississippi Association of Supervisors (County), Mississippi Rural Water Association and various engineering related functions.

IV. DETAILS OF ACCOMPLISHMENTS

A. Fund Financial Status

1. Binding Commitments

As shown in Exhibits 1 and 2, in FY 2002 the Mississippi Drinking Water Improvements State Revolving Fund Loan Program entered into binding commitments with twenty-four loan recipients in order to provide financial assistance totaling \$20,820,563.

2. Sources of Funds

Exhibit 3 shows the sources of DWSIRLF funds for FY 2002. During the fiscal year, the DWSIRLF was awarded a Federal capitalization grant of \$7,169,350 (this does not include set-asides). Federal funds made available to the DWSIRLF in FY 2002 by the FY 2000, FY 2001 and FY

2002 capitalization grant payment schedules was \$15,694,350. Other FY 2002 fund sources included interest earnings of \$450,125 and loan repayments of \$3,856,538.

3. Administrative Fees Received and Disbursed

During FY 2002 receipts into the administrative fee fund were \$1,233,742 and disbursements were \$425,960.

4. Revenues and Expenses

The Statement of Revenues, Expenses, and Changes in Fund Balance will be performed for State FY 2002 as stated on Exhibit 10.

5. Disbursements

During FY 2002, disbursements from the DWSIRLF to the various loan recipients totaled \$16,593,794 (See Exhibit 15 for a detailed breakdown of loan disbursements.) Of these disbursements, \$3,001,364 was made from State funds and \$13,592,430 was made from federal funds. Disbursements from the DWSIRLF administrative set-aside for program administration costs during FY 2002 totaled \$356,172. Administrative Fees disbursed for program administration costs during FY 2002 totaled \$425,960.

6. Annual Audits

A financial statement audit and a single audit of the DWSIRLF Program is being performed for FY 2002, based on the State FY 2002, (July 1, 2001 through June 30, 2002). These audits are being performed by Smith, Turner and Reeves, a local CPA Firm. Once these audits are complete we will forward the audit report and management letters to EPA, Region IV, and to the Office of Inspector General, Western Division.

7. Repayments

All DWSIRLF Loan Recipients are current on their loan repayments. During FY 2002 \$3,856,538 was received in loan repayments.

In August, 2002, Northeast Mississippi Regional Water Sewer District paid off two of their loans. Loan number DWI-H280029-01 was paid off

the amount of \$867,074 and DWI-H280029-02 was paid off in the amount of \$783,606, for a total re-paid of \$1,650,680.

B. Assistance Activity

Exhibits 1 through 5 illustrate the assistance level financial activity of the fund for the FY 2002. All initial loan award amounts (binding commitments) count toward meeting equivalency requirements.

Exhibit 1 shows new projects, which the DWSIRLF funded during FY 2002. For each project, this chart shows the communities served, project number, assistance amount, binding commitment date for initial loan awards, construction start date, initiation of operation date, type of assistance being provided, interest rate and the maturity date of all loans. During FY 2002, 43.5% of our binding commitments were made to small communities.

Exhibit 2 shows a breakdown of binding commitments by quarter.

Exhibit 3 illustrates the sources of funds for FY 2002 broken down by quarter.

Exhibit 4 illustrates binding commitments with respect to scheduled payments from the ACH.

Exhibit 5 shows disbursements to loan recipients in FY 2002 by quarter.

C. Provisions of the Operating Agreement/Conditions of the Grant

The State of Mississippi agreed to a number of conditions in the Operating Agreement or Grant Agreement. The following conditions have been met as described in the Operating Agreement or the Capitalization Grant Agreement.

- Agreement to Accept Payments
- State Laws and Procedures
- State Accounting and Auditing Procedures
- Recipient Accounting and Auditing Procedures
- Use of the LOC/ACH Payments
- Biennial Report
- Annual Intended Use Plan
- Access to Records
- Annual Review
- Anti-lobbying
- Recycled Paper
- Hotel and Motel Fire Safety Act of 1990
- DWSIRLF Work Plans

The following conditions have been met as described more fully below.

1. Provide a State Match

The State of Mississippi deposited \$10,000,000 into the DWSIRLF for state match funds in FY 97 and \$5,000,000 in FY 2001. As shown in Exhibit 3, this exceeds the 20 percent required to match the total grant payments through FY 2002.

2. Binding Commitments Within One Year

The State of Mississippi entered into binding commitments to provide assistance from the DWSIRLF in amounts substantially greater than the required 120% of each quarterly grant payment within one year after receipt of each quarterly grant payment. (Exhibit 4 illustrates the comparison of binding commitments to grant payments). The actual binding commitments through the fourth quarter of FY 2002 met the 120% requirement well in advance of the one-year time frame.

3. Expeditious and Timely Expenditure

The State of Mississippi has disbursed all available DWSIRLF funds in a timely and expeditious manner. The Mississippi DWSIRLF disbursed payments totaling \$16,593,794 to loan recipients during FY 2002. Exhibit 1 indicates the schedules contained in the loan agreements for starting construction and initiating operation. DWSIRLF projects are moving in an expeditious and timely manner to start construction and complete the project within the loan agreement schedule. Mississippi is monitoring and enforcing compliance with the loan agreement schedules to insure timely expenditure of funds.

4. Eligible Activities of the DWSIRLF

Eligible Activities of the DWSIRLF are described in Section II of the IUP.

5. Compliance with Federal Cross-Cutters

All FY 2002 projects met the requirements of the federal crosscutting laws and authorities. It is the intention of the State to require all projects to meet the cross-cutting requirements and thus bank the loan award amounts in excess of the federal capitalization grants toward meeting equivalency requirements as soon as possible.

6. MBE\WBE Requirement

As mandated by federal law, an overall fair share objective of 3.54% (2.9% MBE and 0.64% WBE) for FY 2002 projects financed by the State Revolving Fund was included as a condition in the FY 2002 DWSIRLF capitalization grant. The Standard Form 5700-52A provides documentation that the MBE participation achieved was 9.69% and the WBE participation achieved was 3.67%.

7. Other Federal Authorities

The State of Mississippi and all recipients of DWSIRLF funds have complied with applicable federal authorities. Recipients of DWSIRLF assistance agreed to do this in the loan agreement between the recipient and the State of Mississippi.

8. State Environmental Review Process (SERP)

During FY 2002 the State of Mississippi conducted environmental reviews on all funded projects in accordance with the SERP. The staff determined that no Environmental Impact Statements were necessary; instead, the State issued either an Environmental Assessment and a Finding of No Significant Impact or a Categorical Exclusion for each project.

9. Cash Draw Procedures

The State has drawn cash from the Federal Capitalization Grants in a manner consistent with the Capitalization Grant Agreements. In FY 2002, \$13,948,602 was drawn from the ACH for project funding and administrative costs (\$13,592,430 for projects, \$356,172 for administration). See Exhibits 5 and 6 for additional information regarding the DWSIRLF ACH payment schedule.

10. Disbursement Schedule/Commitment

Exhibit 8 compares the actual Federal LOC disbursements made in FY 2002 to the disbursement projections submitted to EPA in the FY 2002 Workplan.

11. State's Attorney General Certification

The State submitted the Attorney General Certification on February 14, 2002, along with the FY 2002 DWSIRLF Capitalization Grant Application.

12. Administration Funding

Exhibit 1, Part 2 identifies the portion of the FY 2002 DWSIRLF Capitalization Grant which was available to fund administration costs. This administrative set-aside totaled \$322,100. Administrative fees received from loans in FY 2002 totaled \$1,233,742.

13. Attendance at EPA Approved/Sponsored Seminars

State of Mississippi personnel attended all EPA approved/sponsored seminars, workshops, conferences, etc., which were determined to be useful by the State.

14. Annual Audit

A financial statement audit of the DWSIRLF Program is being performed for State FY 2002.

15. Technical Capability

We are continuing to manage the DWSIRLF Program with the same technical staff as was approved with the Operating Agreement, with the exception of minor personnel changes.

16. Procedures to Assure Borrowers Have Dedicated Source of Revenue

The State of Mississippi agrees that it shall determine whether or not an applicant has the ability to repay a loan, according to its terms and conditions, prior to making that loan. The State has developed EPA approved criteria to evaluate an applicant's financial ability to repay the loan, in addition to paying for operation and maintenance costs, and other necessary expenses.

17. Compliance with Small Business Administration Reauthorization and Amendment Act of 1988.

We are continuing to wait on guidance from EPA regarding the actions we need to take to ensure compliance with this condition.

18. Compliance with OMB Circulars A-87 and A-133

Mississippi is continuing to comply with the requirements of these circulars and the Single Audit Act Amendments of 1996 by having a single audit conducted each year. We are also insuring compliance of subrecipients by reviewing the single audit reports of any loan recipient who received more than \$300,000 in federal funds from the DWSIRLF within their fiscal year.

D. Management of Set-Asides

1. DWSIRLF Administrative Expenses - An amount totaling \$322,100 (4% of the FY 2002 capitalization grant) was set aside to cover the costs of administering the DWSIRLF program. During FY 2002, \$308,219 was disbursed for program administration. Of these disbursements, \$54,622 was made from administrative set-aside funds carried over from the FY 2000 capitalization grant, and \$253,597 was disbursed from the set-aside funds from the FY 2001 grant.
2. State Program Management - The State reserved \$400,000 (5.58%) of its FY 2002 capitalization grant for State Program Management set-aside activities to support its FY'03 PWSS program. There have been no disbursements made to date from this set-aside. The entire reserved amount of \$400,000 is specified for expenditure in FY'03. An annual workplan was approved on January 17, 2001, describing plans for expending these funds in FY'03. No unspecified funds were reserved from the State's FY'02 grant to be reclaimed from future capitalization grants for State Program Management activities. Instead, funds required for post FY'02 State Program Management activities will be reserved as specified funds from future capitalization grants. During FY'02, \$320,805 was disbursed for State Program Management set-aside activities. Of these disbursements, \$1,247 was made from State Program Management set-aside funds carried over from the FY 2000 capitalization grant, and \$319,558 was disbursed from the FY'01 grant set-aside funds.
3. Small Systems Technical Assistance - A revised four-year workplan for Mississippi's Small Public Water Systems Technical Assistance Set-Aside was submitted to EPA, Region IV on March 13, 2000. The workplan envisioned activities beginning during the first quarter of federal FY'99 by utilizing contracts that were awarded by July 1, 1998. Workplan objectives for FY'02 and actual accomplishments are summarized below by program activities as defined in the workplan submitted on March 13, 2000.
 - a. Special Assistance to Referred Systems.

Objectives: For the period October 1, 2001, through June 30, 2002, (which ended one contract period) the objective was to provide on-site technical support to systems which were referred to the Mississippi State Department of Health (MSDH) to resolve problems and deficiencies. An average of one water system per month (12 per year) will be referred for long term assistance; and for the period July 1,

2002, through September 30, 2002, (the beginning period of a new contract with the same contractor), to provide on-site technical support to resolve problems and deficiencies for systems referred for assistance by the MSDH. Twelve systems were selected from a list of 15-18 systems for long term assistance and a minimum of thirty-six systems were selected from a list of 200 systems for short term (4-10 contact hours) assistance.

Accomplishments: Long term technical assistance was provided under contract by Community Resources Group, Inc. (CRG) to 12 small community public water systems referred by MSDH between October 1, 2001, and June 30, 2002, and long term assistance was begun in the period between July 1, 2002, and September 30, 2002, to some of the 13 systems selected for long term assistance and short term assistance was provided to 37 systems. Monthly progress reports submitted by the contractor were used by MSDH to evaluate contractor activity and monitor progress made in attaining and maintaining essential technical capabilities of referred systems.

b. Management Training for Water System Officials.

Objectives: The objective for the period of October 1, 2001, through June 30, 2002, (which ended one contract period) was to use training materials approved by the MSDH to conduct a minimum of two training sessions per month (30 people per session) in basic water system operation and management for governing boards and managers of small community water systems. The objective for the period of July 1, 2002, through September 30, 2002, (the beginning period of a new contract with the same contractor) is both the establishment of and the continued operation of the various related aspects of training.

Accomplishments: The accomplishments during the period between October 1, 2001, and June 30, 2002, was use of 23 sessions to train 193 board members and managers in many of the various technical and management skills necessary to effectively fulfill their duties. The accomplishments during the period between July 1, 2002, and September 30, 2002, included but were not limited to related activities such as the: establishment, distribution, and maintenance of a master calendar of training dates; preparation and delivery of training material and notebooks in a timely manner to the training organization(s); preparation of meeting facilities; providing qualified instructors and instruction as needed; preparation and distribution of evaluation forms by attendees; random attendance at meeting to evaluate instructor(s) and material presented; establishment of a computerized database that tracks the attendance of each board member attending any board

member training session(s); preparation and distribution of reports for each training event and quarterly reports to both the MSDH and Drinking Water SRF Board members; and other related duties. Three training sessions have been held with a total attendance of 42.

c. On Site Technical Assistance and Volunteer System Review Program.

Objectives: The objectives of the peer review program between October 1, 2001, and September 30, 2002, were to both train people to perform a peer review and conduct peer reviews using training materials approved by MSDH. In the period between October 1, 2001, through June 30, 2002, there was no minimum number of peer reviews required. However, the new contractor in the contract that became effective July 1, 2002, a minimum of 20 peer reviews of public water systems during each calendar year shall be conducted with a minimum of one peer review conducted each month.

Accomplishments: The accomplishments of the peer review for the period between October 1, 2001, and June 30, 2002, were zero people trained and zero peer reviews conducted. The accomplishments during the period of July 1, 2002, through September 30, 2002, by the new contractor (whose contract became effective July 1, 2002), included: 27 licensed water operators being trained to conduct peer reviews; three peer reviews being performed; and the reports being sent to both MSDH and the Drinking Water SRF Board members.

The State reserved \$161,050 of its FY 02-capitalization grant (received on May 10, 2002) for small systems technical assistance set-aside activities. A total of \$186,775 was disbursed during FY 02 for small systems technical assistance activities. Of this disbursement, \$73,711 came from funds carried over from the FY 00-capitalization grant set-aside.

4. Local Assistance and Other State Programs (a carryover from the FY 97 capitalization grant) - Delineation and Source Water Assessment Program - Most of the planned objectives for FY 02 included in the Project Workplan for Mississippi's Delineation and Source Water Assessment Program (SWAP) for state FY 02 were met. Throughout FY 02, work continued on verifying the confinement of aquifers being used for public water supply in 57 counties. This information was entered into the SWAP Geographic Information System (GIS) which automatically delineated Source Water Protection Areas around the corresponding public water supply wells. The SWAP staff served on the Basin Approach Planning Team to ensure that program interests are included in the new management approach being developed by MDEQ. Also, the SWAP staff's expertise in GIS matters and global system positioning technology were utilized to train MDEQ's staff in these areas.

DWSRF disbursements for SWAP activities totaled \$214,926 in FY 02. This disbursement was made from funds carried over from the FY 97 set-aside for SWAP activities.

V. PROGRAM CHANGES

A. Comparison with the Intended Use Plan

The Annual Report reflects the following changes from the FY 2002 Intended Use Plan, as amended.

- Three projects on the Final FY 2002 Priority List did not meet the requirements to receive a loan award (binding commitment) in FY 2002. They were the City of Morton, City of Pearl, and Punkin Water Association, were on the final priority list but did not proceed to loan award.
- Thirty-four loan amendments (increases/decreases) were awarded during FY 2002.
- Some project loans changed from those reflected in the FY 2002 Intended Use Plan, as amended. The actual loan amounts are shown as follows:

<u>Loan Recipient</u>	<u>Loan Number</u>	<u>IUP</u>	<u>Award</u>
ACL Water Association	DWI-H280010-02	\$0.44	\$ 475,000
Adams Co. Water. Assoc.	DWI-H280062-03	\$1.01	\$ 765,529
Bear Creek Water. Assoc.	DWI-H280004-03	\$1.50	\$ 968,096
City of Clinton	DWI-H280088-01	\$1.16	\$ 1,429,475
Collinsville Water Assoc.	DWI-H280069-01	\$1.40	\$ 1,495,603
Cleary Heights WSFD	DWI-H280074-01	\$0.88	\$ 779,647
Central Rankin Water Assoc.	DWI-H280078-01	\$0.27	\$ 204,500
Corinth Utility Commission	DWI-H280064-01	\$1.38	\$ 1,500,000
East Oxford Water Assoc.	DWI-H280084-01	\$0.65	\$ 660,000
Hilldale Water Dist.	DWI-H280048-03	\$0.34	\$ 199,190
Hopewell Water Assoc.	DWI-H280025-01	\$0.49	\$ 362,000
City of Horn Lake	DWI-H280033-02	\$1.50	\$ 860,017
Ingomar Water Assoc.	DWI-H280075-01	\$0.94	\$ 949,534
City of Gautier	DWI-H280092-01	\$1.45	\$ 1,466,757
J. P. Utility District	DWI-H280068-01	\$0.90	\$ 885,288
Liberty Hill Water	DWI-H280081-01	\$0.40	\$ 269,855
Lewisburg Water Assoc.	DWI-H280091-01	\$1.30	\$ 1,294,569
Magee's Creek	DWI-H280087-01	\$0.92	\$ 955,067
Mt. Comfort Water Assoc.	DWI-H280072-01	\$0.84	\$ 417,449

Nesbit Water Assoc.	DWI-H280060-01	\$1.48	\$ 1,478,730
Oak Grove Com. Wtr. Sys.	DWI-H280082-01	\$0.48	\$ 475,305
City of Ocean Springs	DWI-H280035-02	\$0.93	\$ 1,109,858
City of Picayune	DWI-H280065-01	\$0.33	\$ 325,994
City of Starkville	DWI-H280073-02	\$1.29	\$ 1,493,100
City of Morton*	DWI-H280	\$1.10	\$ -0-
City of Pearl*	DWI-H280	\$1.23	\$ -0-
Punkin Water Assoc.*	DWI-H280	\$0.96	\$ -0-

Total			\$20,820,563
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*Did not proceed in FY 2002

B. Modifications of Goals and Objectives

The State of Mississippi had no modifications of its goals and objectives during FY 2002.

VI. PROPOSED IMPROVEMENTS

A. Modification of the Program

No modifications of the program are being considered at this time.

B. Long and Short-Term Goals for Future IUP's

At this time, there are no proposed improvements to the long-term or short-term goals for future IUP's.

EXHIBIT 1: NEW PROJECTS RECEIVING DWSRF FINANCIAL ASSISTANCE IN FY2002

PROJECT NAME COMMUNITIES SERVED	PROJECT NUMBER	ENFORCEABLE REQUIREMENT	ASSISTANCE AMOUNT	BINDING COMMITMENT DATE	CONSTRUCTION START DATE	INITIATE OPERATION DATE	* TYPE	INTEREST RATE	DATE LOAN MATURES
Central Rankin WA	DWI-H280078-01	N/A	\$204,500	02/15/02	03/07/02	09/26/02	L	3.5%	09/26/22
Corinth Utility Comm.	DWI-H280064-01	N/A	\$1,500,000	04/03/02	09/30/02	07/11/03	L	3.5%	07/11/23
ACL Water Assoc.	DWI-H280010-02	N/A	\$475,000	05/10/02	05/30/02	03/23/03	L	3.5%	03/23/23
City of Piquette	DWI-H280065-01	N/A	\$325,994	05/14/02	12/20/02	06/18/03	L	3.5%	06/18/23
Hilldale Water District	DWI-H280048-03	N/A	\$199,190	05/24/02	12/05/02	04/13/03	L	3.5%	04/13/23
Liberty Hill Water Assoc.	DWI-H280081-01	N/A	\$269,865	06/01/02	12/13/02	06/10/03	L	3.5%	06/10/23
Oak Grove Comm. W.S.	DWI-H280082-01	N/A	\$475,305	06/10/02	12/22/02	08/19/03	L	3.5%	08/19/23
J.P. Utility District	DWI-H280068-01	N/A	\$885,288	07/11/02	11/30/02	07/06/03	L	3.5%	07/06/23
City of Starkville	DWI-H280073-02	N/A	\$1,493,100	06/27/02	12/10/02	08/06/03	L	3.5%	08/06/23
Bear Creek W.A.	DWI-H280004-03	N/A	\$968,096	06/27/02	01/08/03	11/03/03	L	3.5%	11/03/23
Mt. Comfort W.A.	DWI-H280072-01	N/A	\$417,449	08/01/02	02/12/03	08/10/03	L	3.5%	08/10/23
Nesbit Water Assoc.	DWI-H280060-01	N/A	\$1,478,730	07/15/02	10/28/02	02/18/03	L	3.5%	02/18/23
East Oxford Wtr. Assoc.	DWI-H280084-01	N/A	\$660,000	07/25/02	10/21/02	09/16/03	L	3.5%	09/16/23
Hopewell Wtr. Assoc.	DWI-H280025-01	N/A	\$362,000	07/26/02	11/20/02	05/19/03	L	3.5%	05/19/23
City of Ocean Springs	DWI-H280035-02	N/A	\$1,109,858	08/10/02	12/21/02	03/22/04	L	3.5%	03/22/24
City of Horn Lake	DWI-H280033-02	N/A	\$860,017	08/15/02	12/31/03	06/24/03	L	3.5%	06/24/23
Ingomar Wtr. Assoc.	DWI-H280075-01	N/A	\$949,534	08/13/02	10/28/02	10/04/03	L	3.5%	10/04/23
Cleary W. S. & Fire Dept.	DWI-H280074-01	N/A	\$779,647	08/26/02	03/09/03	04/07/04	L	3.5%	04/07/24
Adams Co. Wtr. Assoc.	DWI-H280062-03	N/A	\$765,529	09/10/02	04/30/03	01/23/04	L	3.5%	01/23/24
Magee's Creek Wtr. Assoc.	DWI-H280087-01	N/A	\$955,067	09/11/02	03/30/03	06/01/04	L	3.5%	06/01/24
Lewisburg Wtr. Assoc.	DWI-H280091-01	N/A	\$1,294,569	09/16/02	12/31/02	05/12/03	L	3.5%	05/12/23
Collinsville Wtr. Assoc.	DWI-H280069-01	N/A	\$1,495,603	09/30/02	04/13/03	06/15/04	L	3.5%	06/15/24
Jackson Co. Bd. Of Sup.	DWI-H280092-01	N/A	\$1,466,757	09/30/02	04/13/03	01/07/04	L	3.5%	01/07/24
City of Clinton	DWI-H280088-01	N/A	\$1,429,475	09/30/02	04/13/03	01/07/04	L	3.5%	01/07/24
PART 1 TOTAL			\$20,820,563						

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PROJECT NAME	PROJECT NUMBER	ENFORCEABLE REQUIREMENT	ASSISTANCE AMOUNT	BINDING COMMITMENT DATE	CONSTRUCTION START DATE	INITIATE OPERATION DATE	INTEREST RATE	DATE LOAN MATURES
COMMUNITIES SERVED	N/A	N/A	<u>\$7,169,350</u>	N/A	N/A	N/A	N/A	N/A
2002 Cap Grant								
PART 2 TOTAL			\$7,169,350					

EXHIBIT 1 PART 3: ASSISTANCE AMOUNT CHANGES DURING FY2002

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PROJECT NAME	COMMUNITIES SERVED	PROJECT NUMBER	ENFORCEABLE REQUIREMENT	ASSISTANCE AMOUNT	BINDING COMMITMENT DATE	CONSTRUCTION START DATE	INITIATE OPERATION DATE	INTEREST RATE	DATE
City of Pascagoula		DWI-H280044-05-1	N/A	\$20,163	12/05/01	05/04/01	06/20/02	L	06/10/22
Soso Comm. W.S., Inc.		DWI-H280066-01-1	N/A	-\$14,178	10/22/01	10/01/01	07/15/02	L	07/10/22
City of Starkville		DWI-H280073-01-1	N/A	-\$112,758	01/18/02	12/17/01	11/14/02	L	11/14/22
Town of Gloster		DWI-H280059-02-1	N/A	-\$97,340	01/28/02	12/04/01	07/24/02	L	07/10/22
Town of N. Carrollton		DWI-H280063-01-1	N/A	-\$95,167	02/04/02	01/18/02	12/14/02	L	12/14/22
Glendale U. D.		DWI-H280023-01-1	N/A	-\$21,779	02/12/02	11/21/01	09/17/02	L	10/10/22
Bear Creek W. A.		DWI-H280004-02-1	N/A	-\$557,553	02/27/02	02/11/02	01/16/03	L	11/08/22
City of Pascagoula		DWI-H280044-04-1	N/A	-\$352,567	03/15/02	12/05/01	06/20/02	L	06/10/22
Farmington W. A.		DWI-H280058-01-1	N/A	-\$13,493	03/28/02	11/14/01	06/26/02	L	06/10/22
City of Hernando		DWI-H280057-02-1	N/A	-\$122,286	04/02/02	02/23/02	10/20/02	L	10/07/22
City of Southaven		DWI-H280067-02-1	N/A	-\$122,650	04/02/02	02/25/02	10/22/02	L	09/22/22
City of Southaven		DWI-H280067-01-1	N/A	-\$114,955	04/02/02	03/04/02	10/28/02	L	11/28/22
City of Southaven		DWI-H280067-03-1	N/A	-\$204,710	04/02/02	03/15/02	05/18/03	L	05/18/23
Adams Co. W. A.		DWI-H280062-01-1	N/A	-\$263,129	04/15/02	03/25/02	04/18/03	L	04/18/23
Leesburg Wtr. Assoc.		DWI-H280018-02-1	N/A	-\$56,236	05/27/02	03/04/02	12/29/02	L	12/08/22
New Hope Wtr. Assoc.		DWI-H280076-01-1	N/A	-\$45,383	05/29/02	04/25/02	01/20/03	L	09/20/23
Eagle Lake W. S.		DWI-H280051-01-1	N/A	-\$22,315	10/24/01	02/02/98	09/10/98	L	09/10/18
Tri-Lake Rural W. S		DWI-H280024-01-2	N/A	-\$11,141	11/08/01	11/15/00	08/09/01	L	08/08/21
Algoma W. A.		DWI-H280034-01-1	N/A	-\$247,008	11/20/01	09/05/00	08/21/01	L	08/10/21
Pleasant Hill W. A.		DWI-H280007-03-2	N/A	-\$1,000	12/21/01	10/25/00	10/25/01	L	10/10/16
City of Hernando		DWI-H280057-01-2	N/A	-\$15,516	12/20/01	03/05/01	10/24/01	L	10/10/21
Union Wtr. Assoc.		DWI-H280053-01-2	N/A	-\$9,604	02/04/02	01/08/01	12/04/01	L	11/10/21
West Jackson Co. U. D.		DWI-H280061-01-1	N/A	-\$16,782	02/15/02	09/01/01	11/19/01	L	11/19/21
City of Olive Branch		DWI-H280049-02-2	N/A	-\$10,225	02/09/02	03/20/01	12/11/01	L	12/01/21
Greenfield W. A.		DWI-H280040-02-1	N/A	-\$4,887	03/04/02	03/16/01	01/30/02	L	01/11/22
Highway 98 East W. A.		DWI-H280050-01-1	N/A	-\$76,214	03/07/02	09/18/00	11/26/01	L	11/10/21
City of Carthage		DWI-H280056-01-2	N/A	-\$79,776	04/05/02	03/05/01	01/10/02	L	01/01/22
Southwest Covington W.A		DWI-H280054-01-2	N/A	-\$7,030	06/28/02	07/25/01	05/09/02	L	04/10/22
Hilldale Wtr. Dist.		DWI-H280048-02-1	N/A	-\$11,278	07/17/02	09/24/01	05/16/02	L	05/10/22
Farmington W. A.		DWI-H280058-01-2	N/A	-\$19,877	08/26/02	11/14/01	06/26/02	L	06/10/22
Town of Gloster		DWI-H280059-02-2	N/A	-\$11,925	09/04/02	12/04/01	07/24/02	L	07/10/22
Hopewell W. A.		DWI-H280025-01-0	N/A	-\$178,000	09/06/02	11/20/02	05/19/03	L	05/19/23
City of Pascagoula		DWI-H280044-04-2	N/A	-\$13,550	09/09/02	12/05/01	06/20/02	L	06/10/22
City of Pascagoula		DWI-H280044-05-2	N/A	-\$41,007	09/10/02	05/04/01	06/20/02	L	06/10/22
PART 3 TOTAL				-\$3,013,154					
GRAND TOTAL				\$24,976,769					

*L = Loan; I = Insurance; G = Guarantee; R = Refinance; A = Administration

PROJECT NAME

EXHIBIT 2: FY2002 BINDING COMMITMENTS BY QUARTER

COMMUNITIES SERVED	PROJECT NUMBER	-----BINDING COMMITMENTS-----				TOTAL	TYPE
		QTR1	QTR2	QTR3	QTR4		
Central Rankin W.A.	DWI-H280078-01-0	\$0	\$204,500	\$0	\$0	\$204,500	L
Corinth Utility Comm.	DWI-H280064-01-0	\$0	\$0	\$1,500,000	\$0	\$1,500,000	L
ACL Water Assoc., Inc.	DWI-H280010-02-0	\$0	\$0	\$475,000	\$0	\$475,000	L
City of Picaune	DWI-H280065-01-0	\$0	\$0	\$325,994	\$0	\$325,994	L
Hilldale Water District	DWI-H280048-03-0	\$0	\$0	\$199,190	\$0	\$199,190	L
Liberty Hill Water Dist.	DWI-H280081-01-0	\$0	\$0	\$269,855	\$0	\$269,855	L
Oak Grove Comm. WS., Inc.	DWI-H280082-01-0	\$0	\$0	\$475,305	\$0	\$475,305	L
J. P. Utility District	DWI-H280068-01-0	\$0	\$0	\$0	\$885,288	\$885,288	L
City of Starkville	DWI-H280073-02-0	\$0	\$0	\$1,493,100	\$0	\$1,493,100	L
Bear Creek Wtr. Assoc.	DWI-H280004-03-0	\$0	\$0	\$968,096	\$0	\$968,096	L
Mt. Comfort Wtr. Assoc.	DWI-H280072-01-0	\$0	\$0	\$0	\$417,449	\$417,449	L
Nesbit Wtr. Assoc., Inc.	DWI-H280060-01-0	\$0	\$0	\$0	\$1,478,730	\$1,478,730	L
East Oxford Wtr. Assoc.	DWI-H280084-01-0	\$0	\$0	\$0	\$660,000	\$660,000	L
Hopewell Wtr. Assoc., Inc.	DWI-H280025-01-0	\$0	\$0	\$0	\$362,000	\$362,000	L
City of Ocean Springs	DWI-H280035-02-0	\$0	\$0	\$0	\$1,109,858	\$1,109,858	L
City of Horn Lake	DWI-H280033-02-0	\$0	\$0	\$0	\$860,017	\$860,017	L
Ingomar Wtr. Assoc.	DWI-H280075-01-0	\$0	\$0	\$0	\$949,534	\$949,534	L
Cleary Wtr. Sew. & Fire Dept.	DWI-H280074-01-0	\$0	\$0	\$0	\$779,647	\$779,647	L
Adams Co. Wtr. Assoc.	DWI-H280062-03-0	\$0	\$0	\$0	\$765,529	\$765,529	L
Magee's Creek Wtr. Assoc.	DWI-H280087-01-0	\$0	\$0	\$0	\$955,067	\$955,067	L
Lewisburg Wtr. Assoc.	DWI-H280091-01-0	\$0	\$0	\$0	\$1,294,569	\$1,294,569	L
Collinsville Wtr. Assoc.	DWI-H280069-01-0	\$0	\$0	\$0	\$1,495,603	\$1,495,603	L
City of Gautier	DWI-H280092-01-0	\$0	\$0	\$0	\$1,466,757	\$1,466,757	L
City of Clinton	DWI-H280088-01-0	\$0	\$0	\$0	\$1,429,475	\$1,429,475	L
Total		\$0	\$204,500	\$5,706,540	\$14,909,523	\$20,820,563	

*L = Loan; I = Insurance; G = Guarantee; R = Refinance; A = Administration

EXHIBIT 3: SOURCE OF DRINKING WATER SRF FEDERAL FUNDS BY QUARTER
DURING FISCAL YEAR 2002

SOURCE OF FUNDS	2002		FISCAL YEAR 2002			
	TOTALS	QTR 1	QTR 2	QTR 3	QTR 4	
LOC PAYMENTS*						
FY 1999 GRANT	\$0	\$0	\$0	\$0	\$0	\$0
FY 2000 GRANT	\$3,380,100	\$1,126,000	\$1,126,000	\$1,128,100	\$0	\$0
FY 2001 GRANT	\$7,927,400	\$1,120,000	\$1,120,000	\$2,825,000	\$2,862,400	\$2,862,400
FY 2002 GRANT	\$4,386,850	\$0	\$0	\$1,676,850	\$2,710,000	\$2,710,000
CASH DEPOSITS						
FY 1999 STATE MATCH (20% REQUIRED)**	\$0	\$0	\$0	\$0	\$0	\$0
FY 2000 STATE MATCH (20% REQUIRED)**	\$676,020	\$225,200	\$225,200	\$225,620	\$0	\$0
FY 2001 STATE MATCH (20% REQUIRED)**	\$1,585,480	\$224,000	\$224,000	\$565,000	\$572,480	\$572,480
FY 2002 STATE MATCH (20% REQUIRED)**	\$877,370	\$0	\$0	\$335,370	\$542,000	\$542,000
EXCESS STATE MATCH (as of 9/30/2002)***	\$3,651,420					
INTEREST EARNINGS ON						
STATE MATCH AND REPAYMENTS	\$450,125	\$145,619	\$127,013	\$85,317	\$92,176	\$92,176
LOAN REPAYMENTS	\$3,856,538	\$495,367	\$503,110	\$589,933	\$2,268,129	\$2,268,129
PENALTIES RECEIVED	\$0	\$0	\$0	\$0	\$0	\$0
FY 2002 TOTAL	\$26,791,302	\$3,336,166	\$3,325,322	\$7,431,190	\$9,047,184	\$9,047,184

*This does not include monies set-aside for Drinking Water SRF Administrative Expenses, State Program Management, and Small Systems Technical Assistance.

**This does not include match for set-aside funds.

***A \$10,000,000 deposit was made in FY'97 and a \$5,000,000 deposit was made in FY 2001 to fund the state match portion for several years' capitalization grants. The above figures reflect the state funds required to match all LOC deposits made directly to the SRF during FY'2002; they do not reflect the match required for previous years or for the setaside accounts. The excess match is calculated as follows:

Total LOCs from FY'1997 Cap Grant received thru FY'2002						
Includes Setasides	\$16,474,200	X 20% =				STATE MATCH \$3,294,840
Total LOCs from FY'1998 Cap Grant received thru FY'2002						
Includes Setasides	\$8,271,700	X 20% =				\$1,654,340
Total LOCs from FY'1999 Cap Grant received thru FY'2002						
Includes Setasides	\$8,669,500	X 20% =				\$1,733,900
Total LOCs from FY'2000 Cap Grant received thru FY'2002						
Includes Setasides	\$9,010,100	X 20% =				\$1,802,020
Total LOCs from FY'2001 Cap Grant received thru FY'2002						
Includes Setasides	\$9,047,400	X 20% =				\$1,809,480
Total LOCs from FY'2002 Cap Grant received thru FY'2002						
Includes Setasides	\$5,270,000	X 20% =				\$1,054,000
State match required thru FY'2002						\$11,348,580
Excess state match (\$15,000,000 - \$11,348,580)						\$3,651,420

EXHIBIT 4: FY2002 BINDING COMMITMENTS BY QUARTER WITH RESPECT TO SCHEDULED PAYMENTS FROM THE ACH

				BINDING COMMITMENTS				
COMMUNITIES SERVED	PROJECT NUMBER	CONSTRUCTION START DATE	QTR1	QTR2	QTR3	QTR4	TOTAL	
Central Rankin Wtr. Assoc.	DWI-H280078-01-0	03/07/02	\$0	\$204,500	\$0	\$0	\$204,500	
Corinth Utility Comm.	DWI-H280064-01-0	09/30/02	\$0	\$0	\$1,500,000	\$0	\$1,500,000	
ACL Water Assoc.	DWI-H280010-02-0	05/30/02	\$0	\$0	\$475,000	\$0	\$475,000	
City of Pleyune	DWI-H280065-01-0	12/20/02	\$0	\$0	\$325,994	\$0	\$325,994	
Hilldale Wtr. Dist.	DWI-H280048-03-0	12/05/02	\$0	\$0	\$199,190	\$0	\$199,190	
Liberty Hill Wtr. Assoc.	DWI-H280081-01-0	12/13/02	\$0	\$0	\$269,855	\$0	\$269,855	
Oak Grove Com. Wtr. Sys., Inc.	DWI-H280082-01-0	12/22/02	\$0	\$0	\$475,305	\$0	\$475,305	
J. P. Utility District	DWI-H280068-01-0	11/30/02	\$0	\$0	\$0	\$885,288	\$885,288	
City of Starkville	DWI-H280073-02-0	12/10/02	\$0	\$0	\$1,493,100	\$0	\$1,493,100	
Bear Creek Wtr. Assoc., Inc.	DWI-H280004-03-0	01/08/03	\$0	\$0	\$968,096	\$0	\$968,096	
Mt. Comfort Wtr. Assoc., Inc.	DWI-H280072-01-0	02/12/03	\$0	\$0	\$0	\$417,449	\$417,449	
Nesbit Wtr. Assoc., Inc.	DWI-H280060-01-0	12/31/02	\$0	\$0	\$0	\$1,478,730	\$1,478,730	
East Oxford Wtr. Assoc.	DWI-H280084-01-0	12/31/02	\$0	\$0	\$0	\$660,000	\$660,000	
Hopewell Wtr. Assoc., Inc.	DWI-H280025-01-0	11/20/02	\$0	\$0	\$0	\$362,000	\$362,000	
City of Ocean Springs	DWI-H280035-02-0	12/21/02	\$0	\$0	\$0	\$1,109,858	\$1,109,858	
City of Horn Lake	DWI-H280033-02-0	12/31/03	\$0	\$0	\$0	\$860,017	\$860,017	
Ingomar Wtr. Assoc.	DWI-H280075-01-0	08/13/02	\$0	\$0	\$0	\$949,534	\$949,534	
Cleary Wtr. Saw. & Fire Dept.	DWI-H280074-01-0	03/09/03	\$0	\$0	\$0	\$779,647	\$779,647	
Adams Co. Wtr. Assoc.	DWI-H280062-03-0	09/30/02	\$0	\$0	\$0	\$765,529	\$765,529	
Magee's Creek Wtr. Assoc.	DWI-H280087-01-0	03/30/03	\$0	\$0	\$0	\$955,067	\$955,067	
Lewisburg Wtr. Assoc.	DWI-H280091-01-0	03/30/03	\$0	\$0	\$0	\$1,294,569	\$1,294,569	
Collinsville Wtr. Assoc.	DWI-H280069-01-0	12/31/02	\$0	\$0	\$0	\$1,495,603	\$1,495,603	
City of Gautier	DWI-H280092-01-0	04/13/03	\$0	\$0	\$0	\$1,466,757	\$1,466,757	
City of Clinton	DWI-H280088-01-0	09/30/02	\$0	\$0	\$0	\$1,429,475	\$1,429,475	
Subtotal			\$0	\$204,500	\$5,706,540	\$14,909,523	\$20,820,563	
Program Administration 2002 Grant			\$0	\$0	\$322,100	\$0	\$322,100	
BINDING COMMITMENT TOTAL (2002)			\$0	\$204,500	\$6,028,640	\$14,909,523	\$21,142,663	
*CUMULATIVE BINDING COMMITMENTS (FY97 -FY2002)			\$61,165,470	\$61,369,970	\$67,398,610	\$82,308,133	\$82,308,133	
**CUMULATIVE FEDERAL LOC PAYMENT SCHEDULE AMOUNTS THROUGH FY2001			\$28,572,794	\$30,754,794	\$33,158,294	\$34,511,450		
***ACTUAL BINDING COMMITMENTS THROUGH FY2002 AS A % OF PAYMENT SCHEDULE AMOUNTS THROUGH FY2001			214%	200%	203%	238%		

* Includes only binding commitments for loan projects and administration through FY2002

**These figures do not include set-asides.

***The above percentages compare the actual binding commitments through FY2002 to the cumulative payment schedule amounts through FY2001. Federal law allows one year after the payment schedule quarter to achieve the 120%.

EXHIBIT 5: DISBURSEMENTS

	CUM THRU		FISCAL YEAR 2002				FY 2002	
	FY 2001	QTR 1	QTR 2	QTR 3	QTR 4	CUMULATIVE	TOTAL	
DISBURSEMENTS (PROJECTS)	\$33,796,220	\$2,639,088	\$4,192,409	\$4,751,301	\$5,010,996	\$16,593,795	\$50,390,015	
2002 CUMULATIVE TOTAL	N/A	\$2,639,088	\$6,831,498	\$11,582,799	\$16,593,795			
BALANCE/BEGIN FED. FUNDS AVAIL.	N/A	\$6,968,079	\$7,050,922	\$5,862,081	\$7,599,290			
FED. LOC PMT. SCH. DEPOSITS	\$34,511,450	\$2,246,000	\$2,246,000	\$5,629,950	\$5,572,400	\$15,694,350	\$50,205,800	
FED. DRAW FROM LOC (ACH DRAWS)	\$27,543,371	\$2,163,157	\$3,434,841	\$3,892,741	\$4,101,691	\$13,592,430	\$41,135,801	
FEDERAL LOC AVAILABLE (END)	N/A	\$7,050,922	\$5,862,081	\$7,599,290	\$9,069,999			
STATE MATCH DRAWN FOR PMTS	\$6,252,849	\$475,931	\$757,568	\$858,560	\$909,305	\$3,001,364	\$9,254,213	
2002 CUMULATIVE STATE SHARE	N/A	\$475,931	\$1,233,499	\$2,092,059	\$3,001,364			
CUM LOC/ACH DRAW AS % OF	81.50%	81.97%	81.93%	81.93%	81.85%	81.91%	81.63%	
CUM DISBURSEMENTS								

EXHIBIT 6: PAYMENT SCHEDULE
ACTUAL AND PROJECTED INCREASE IN THE DRINKING WATER SRF ACH

	CUMULATIVE THRU QTR 4 FY 2001-9/30/01	FY 2002				FY 2003				TOTAL
		QTR 1	QTR 2	QTR 3	QTR 4	QTR 1	QTR 2	QTR 3	QTR 4	
1997 GRANT	\$13,838,328	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$13,838,328
1998 GRANT	\$7,775,398	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,775,398
1999 GRANT	\$7,881,174	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,881,174
2000 GRANT	\$4,789,394	\$1,126,000	\$1,126,000	\$1,128,100	\$0	\$0	\$0	\$0	\$0	\$8,169,494
2001 GRANT	\$227,166	\$1,120,000	\$1,120,000	\$2,825,000	\$2,862,400	\$0	\$0	\$0	\$0	\$8,154,566
2002 GRANT	\$0	\$0	\$0	\$1,676,850	\$2,710,000	\$1,740,000	\$1,042,500	\$0	\$0	\$7,169,350
TOTAL	\$34,511,450	\$2,246,000	\$2,246,000	\$5,629,950	\$5,572,400	\$1,740,000	\$1,042,500	\$0	\$0	\$52,988,300
CUM PAYMENTS	\$34,511,450	\$36,757,450	\$39,003,450	\$44,633,400	\$50,205,800	\$51,945,800	\$52,988,300	\$52,988,300	\$52,988,300	

This is the portion of the FY97 federal cap grant payment schedules that was designated for DWSRF loan projects. It does not include monies set-aside for DWSRF Administrative Expenses (\$658,988), Small Systems Technical Assistance (\$329,484), and Other State Programs (\$1,647,420).

This is the portion of the FY98 federal cap grant payment schedules that was designated for DWSRF loan projects. It does not include monies set-aside for DWSRF Administrative Expenses (\$330,968) and Small Systems Technical Assistance (\$165,434).

This is the portion of the FY99 federal cap grant payment schedules that was designated for DWSRF loan projects. It does not include monies set-aside for DWSRF Administrative Expenses (\$346,780), Small Systems Technical Assistance (\$173,390), and State Program Management (\$268,156).

This is the portion of the FY2000 federal cap grant payment schedules that was designated for DWSRF loan projects. It does not include monies set-aside for DWSRF Administrative Expenses (\$360,404), Small Systems Technical Assistance (\$180,202), and State Program Management (\$300,000).

This is the portion of the FY2001 federal cap grant payment schedules that was designated for DWSRF loan projects. It does not include monies set-aside for DWSRF Administrative Expenses (\$361,986), Small Systems Technical Assistance (\$180,948), and State Program Management (\$350,000).

This is the portion of the FY2002 federal cap grant payment schedules that was designated for DWSRF loan projects. It does not include monies set-aside for DWSRF Administrative Expenses (\$360,404), Small Systems Technical Assistance (\$180,202), and State Program Management (\$300,000).

DWSIRLF Project Financial Report
(As of 9/30/2002)

Loan Recipient	Loan #	Initial Loan Amount	Amendment No. 1	Amendment No. 2	Final Amendment	Loan		Interest Accrued/Added to Principal	Final Principal
						Amt. Before Int. Added			

1997 Loans at 4.5%

ACL1W	010-01	\$297,465	\$0	\$0	-\$13,317	\$284,148	\$2,602	\$286,750
BEAR1WSD	004-01	\$997,500	-\$13,648	\$0	-\$92,085	\$891,767	\$9,794	\$901,561
CGHWA1WS	001-01	\$296,179	-\$4,448	\$0	-\$2,919	\$288,812	\$10,369	\$299,181
CLMBS1D	015-01	\$996,626	-\$411,003	\$0	-\$48,773	\$536,850	\$3,250	\$540,100
DIBER1D	009-01	\$659,318	\$0	\$0	-\$78,289	\$581,029	\$2,061	\$583,090
DPWA1TSD	013-01	\$593,428	\$76,966	\$0	\$0	\$670,394	\$11,944	\$682,338
FANNI1WD	012-01	\$638,958	\$0	\$0	-\$46,166	\$592,792	\$8,679	\$601,471
LEESBG1S	018-01	\$292,950	-\$10,020	\$0	-\$23,380	\$259,550	\$2,930	\$262,480
LONGB1D	008-01	\$900,271	-\$2,301	\$0	-\$22,856	\$875,114	\$13,424	\$888,538
LONGB2W	008-02	\$310,659	\$43,125	\$0	-\$609	\$353,175	\$4,948	\$358,123
MAGNO1D	020-01	\$1,000,000	\$0	\$0	-\$313,514	\$686,486	\$15,812	\$702,298
MAGNO2DT	020-02	\$1,000,000	\$0	\$0	-\$131,879	\$868,121	\$21,446	\$889,567
MGLD1WR	021-01	\$385,875	-\$138,389	\$0	\$0	\$247,486	\$4,728	\$252,214
NDOWA1R	022-01	\$151,725	\$30,213	\$0	-\$9,063	\$172,875	\$1,587	\$174,462
PLHIL1SD	007-01	\$887,366	\$0	\$0	-\$68,488	\$818,878	\$7,733	\$826,611
PROG1WSR	002-01	\$615,300	\$216,816	\$0	-\$150,893	\$681,223	\$13,774	\$694,997
THOMV1W	014-01	\$274,050	-\$32,124	\$0	-\$8,975	\$232,951	\$1,546	\$234,497

1997 Totals

Cum. FY 1997

\$10,297,670	-\$244,813	\$0	-\$1,011,206	\$9,041,651	\$136,627	\$9,178,278
\$10,297,670	-\$244,813	\$0	-\$1,011,206	\$9,041,651	\$136,627	\$9,178,278

DWSIRLF Project Financial Report
(As of 9/30/2002)

Loan Recipient	Loan #	Initial Loan Amount	Amendment No. 1	Amendment No. 2	Final Amendment	Loan Amt. Before Int. Added	Interest Accrued/Added to Principal	Final Principal
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1998 Loans at 4.0%

BUNK1TWR	036-01	\$142,289	\$0	\$0	-\$1,139	\$141,150	\$380	\$141,530
CULKIN1T	016-01	\$375,378	\$523,447	\$0	-\$78,307	\$820,518	\$5,360	\$825,878
ELCWSD1D	028-01	\$298,920	\$0	\$0	-\$2,348	\$296,572	\$4,983	\$301,555
ELWA1D	005-01	\$920,600	-\$6,969	\$0	-\$37,061	\$876,570	\$11,411	\$887,981
MARION1T	006-01	\$620,414	\$113,842	\$0	-\$38,248	\$696,008	\$13,056	\$709,064
NEMSR1T	029-01	\$1,000,000	\$0	\$0	-\$65,256	\$934,744	\$19,212	\$953,956
NEMSR2S	029-02	\$868,814	\$0	\$0	-\$22,692	\$846,122	\$16,002	\$862,124
PLHIL2D	007-02	\$535,000	-\$45,805	\$0	-\$9,814	\$479,381	\$2,855	\$482,236
YOKENA1D	019-01	\$740,775	-\$22,775	\$0	-\$63,970	\$654,030	\$6,847	\$660,877
1998 Totals		\$5,502,190	\$561,740	\$0	-\$318,835	\$5,745,095	\$80,106	\$5,825,201
Cum. FY 1997-1998		\$15,799,860	\$316,927	\$0	-\$1,330,041	\$14,786,746	\$216,733	\$15,003,479

DWSIRLF Project Financial Report
(As of 9/30/2002)

Loan Recipient	Loan #	Initial Loan Amount	Amendment No. 1	Amendment No. 2	Final Amendment	Loan Amt. Before Int. Added	Interest Accrued/Added to Principal	Final Principal
1999 Loans at 3.0%								
BUNK2TWR	036-02	\$50,972	\$0		-\$45,323	\$5,649	\$0	\$5,649
CLMBS2D	015-02	\$718,952	\$27,047		-\$21,267	\$724,732	\$8,627	\$733,359
CRIDG1WD	032-01	\$564,000	\$0		-\$26,868	\$537,132	\$4,891	\$542,023
DIBER2D	009-02	\$858,731	-\$439,376		-\$209	\$419,146	\$1,774	\$420,920
GREENF1S	040-01	\$322,000	-\$35,042		-\$12,175	\$274,783	\$614	\$275,397
HORNLIK1S	033-01	\$1,000,000	\$0		\$500,000	\$1,500,000	\$9,556	\$1,509,556
HUBWA1W	042-01	\$327,600	\$31,311		-\$35,956	\$322,955	\$1,953	\$324,908
JAYTT1T	045-01	\$324,192	\$0		-\$19,821	\$304,371	\$2,371	\$306,742
LANG1S	046-01	\$378,998	\$34,396		\$0	\$413,394	\$928	\$414,322
NEMSR3T	029-03	\$1,000,000	\$0	\$125,905	\$0	\$1,125,905	\$19,807	\$1,145,712
PASC1T	044-01	\$1,000,000	\$0		\$500,000	\$1,500,000	\$4,518	\$1,504,518
PASC2T	044-02	\$1,000,000	\$0		\$500,000	\$1,500,000	\$4,518	\$1,504,518
PASC3D	044-03	\$371,700	\$60,722		-\$48,438	\$383,984	\$0	\$383,984
PURVIS1D	041-01	\$696,995	-\$20,027		-\$75,565	\$601,403	\$3,325	\$604,728
1999 Totals		\$8,614,140	-\$340,969	\$125,905	\$1,214,378	\$9,613,454	\$62,882	\$9,676,336
Cum. FY 1997-1999		\$24,414,000	-\$24,042	\$125,905	-\$115,663	\$24,400,200	\$279,615	\$24,679,815

DWSIRLF Project Financial Report
(As of 9/30/2002)

Loan Recipient	Loan #	Initial Loan Amount	Amendment No. 1	Amendment No. 2	Final Amendment	Loan Amt. Before Int. Added	Interest Accrued/Added to Principal	Final Principal
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2000 Loans at 3.0%

AGOM1SDW	034-01	\$991,200	\$0	\$0	-\$247,008	\$744,192	\$19,974	\$764,166
CARTH1S	056-01	\$584,837	\$89,126	\$0	-\$79,776	\$594,187	\$7,337	\$601,524
EAGL1WTS	051-01	\$359,101	\$0	\$0	-\$22,315	\$336,786	\$3,083	\$339,869
GLOST1R	059-01	\$262,500	-\$18,646	\$0	\$0	\$243,854	\$3,180	\$247,034
HERNAN1S	057-01	\$891,870	-\$130,260	\$0	-\$15,516	\$746,094	\$5,992	\$752,086
HILLWD1W	048-01	\$374,365	\$0	\$0	-\$5,862	\$368,503	\$3,144	\$371,647
HWY281D	037-01	\$250,000	\$0	\$0	-\$6,992	\$243,008	\$1,842	\$244,850
HWY981WD	050-01	\$913,947	\$0	\$0	-\$78,214	\$835,733	\$9,638	\$845,371
LONGB3D	008-03	\$306,257	-\$1,070	\$0	-\$33,693	\$271,494	\$3,329	\$274,823
MGLD1WR	021-02	\$85,313	-\$19,725	\$0	-\$4,775	\$60,813	\$281	\$61,094
NEMSR4T	029-04	\$1,500,000	\$0	\$0	\$0	\$1,500,000	\$31,841	\$1,531,841
NHIND1WS	047-01	\$666,070	\$0	\$0	\$0	\$666,070	\$4,376	\$670,446
OCEAN1D	035-01	\$982,067	-\$334,258	\$0	-\$16,351	\$631,458	\$2,614	\$634,072
OLIVE1D	049-01	\$1,056,950	-\$249,310	\$0	\$0	\$807,640	\$11,621	\$819,261
OLIVE2D	049-02	\$1,441,184	-\$317,300	\$0	-\$10,225	\$1,113,659	\$7,464	\$1,121,123
PLHIL3WT	007-03	\$698,250	-\$79,717	\$0	-\$1,000	\$617,533	\$8,979	\$626,512
SWCOV1S	054-01	\$345,051	\$0	\$0	-\$7,030	\$338,021	\$2,091	\$340,112
TRLAKE1S	024-01	\$278,522	\$30,318	\$0	-\$11,141	\$297,699	\$2,967	\$300,666
UNNWA1SD	053-01	\$340,000	\$14,000	\$0	-\$9,604	\$344,396	\$3,689	\$348,085

2000 Totals**Cum. FY 1997-2000**

\$12,327,484	-\$1,016,842	\$0	-\$549,502	\$10,761,140	\$133,442	\$10,894,582
\$36,741,484	-\$1,040,884	\$125,905	-\$665,165	\$35,161,340	\$413,057	\$35,574,397

Exhibit 7

DWSIRLF Project Financial Report
(As of 9/30/2002)

Loan Recipient	Loan #	Initial Loan Amount	Amendment No. 1	Amendment No. 2	Final Amendment	Loan Amt. Before Int. Added	Interest Accrued/Added to Principal	Final Principal
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2001 Loans at 3.0%

ADAMS1SD	062-01	\$950,691	-\$263,129	\$0	\$0	\$687,562	\$0	\$687,562
ADAMS2SD	062-02	\$1,124,211	\$0	\$0	\$0	\$1,124,211	\$0	\$1,124,211
BEAR2WD	004-02	\$1,468,200	-\$557,553	\$0	\$0	\$910,647	\$0	\$910,647
BUNK3TWR	036-03	\$280,983		\$0	\$0	\$280,983	\$0	\$280,983
FARMWA1S	058-01	\$877,109	-\$13,493	\$0	-\$19,877	\$843,739	\$8,728	\$852,467
GLEN1WDS	023-01	\$860,675	-\$21,779	\$0	\$0	\$838,896	\$0	\$838,896
GLOST2W	059-02	\$328,125	-\$97,340	\$0	-\$11,925	\$218,860	\$1,690	\$220,550
GREENF2W	040-02	\$466,000	\$0	\$0	-\$4,887	\$461,113	\$5,632	\$466,745
HERNAN2D	057-02	\$547,074	-\$122,286	\$0	\$0	\$424,788	\$0	\$424,788
HILLWD2W	048-02	\$468,535	\$0	\$0	-\$11,278	\$457,257	\$4,838	\$462,095
IMPROV1W	080-01	\$334,323	\$0	\$0	\$0	\$334,323	\$0	\$334,323
LEESBG2SD	018-02	\$756,677	-\$56,236	\$0	\$0	\$700,441	\$0	\$700,441
NCRLT1SD	063-01	\$1,368,881	-\$95,167	\$0	\$0	\$1,273,714	\$0	\$1,273,714
NEWHOPE1WT	076-01	\$416,602	-\$45,383	\$0	\$0	\$371,219	\$0	\$371,219
PASC4DW	044-04	\$1,500,000	-\$352,567	\$0	-\$13,550	\$1,133,883	\$7,339	\$1,141,222
PASC5S	044-05	\$739,200	\$20,163	\$0	-\$41,007	\$718,356	\$8,960	\$727,316
PASC6T	044-06	\$1,500,000	\$0	\$0	\$0	\$1,500,000	\$24,037	\$1,524,037
PEARL1D	055-01	\$508,030	\$0	\$0	\$0	\$338,609	\$0	\$338,609
PEARL3D	055-03	\$777,000	\$0	\$0	\$0	\$777,000	\$0	\$777,000
SOSOCWS1D	066-01	\$276,231	-\$74,176	\$0	\$0	\$202,055	\$0	\$202,055
SOUTH1A1D	067-01	\$1,500,000	-\$114,955	\$0	\$0	\$1,385,045	\$0	\$1,385,045
SOUTH2A2WT	067-02	\$1,486,068	-\$122,650	\$0	\$0	\$1,363,418	\$0	\$1,363,418
SOUTH3S	067-03	\$1,457,794	-\$204,710	\$0	\$0	\$1,253,084	\$0	\$1,253,084
STARK1T	073-01	\$733,310	-\$112,758	\$0	\$0	\$620,552	\$0	\$620,552
WESTPT1D	071-01	\$1,500,000	\$0	\$0	\$0	\$1,500,000	\$0	\$1,500,000
WJUCUD1D	061-01	\$139,351	\$0	\$0	-\$16,782	\$122,569	\$491	\$123,060

2001 Totals

	\$22,365,070	-\$2,234,019	\$0	-\$119,306	\$19,842,324	\$61,715	\$19,904,039
Cum. FY 1997-2001	\$59,106,554	-\$3,274,903	\$125,905	-\$784,471	\$55,003,664	\$474,772	\$55,478,436

DWSIRLF Project Financial Report
(As of 9/30/2002)

Loan Recipient	Loan #	Initial Loan Amount	Amendment No. 1	Amendment No. 2	Final Amendment	Loan Amt. Before Int. Added	Interest Accrued/Added to Principal	Final Principal
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2002 Loans at 3.5%

ACL2W	010-02	\$475,000	\$0	\$0	\$0	\$475,000	\$0	\$475,000
ADAMS3SD	062-03	\$765,529	\$0	\$0	\$0	\$765,529	\$0	\$765,529
BEAR3WD	004-03	\$968,096	\$0	\$0	\$0	\$968,096	\$0	\$968,096
CLINT1WD	088-01	\$1,429,475	\$0	\$0	\$0	\$1,429,475	\$0	\$1,429,475
CLNSVLE1WST	069-01	\$1,495,603	\$0	\$0	\$0	\$1,495,603	\$0	\$1,495,603
CLRY1WSD	074-01	\$779,647	\$0	\$0	\$0	\$779,647	\$0	\$779,647
CNRANK1D	078-01	\$204,500	\$0	\$0	\$0	\$204,500	\$0	\$204,500
CORIN1D	064-01	\$1,500,000	\$0	\$0	\$0	\$1,500,000	\$0	\$1,500,000
EASTOXFORD1	084-01	\$660,000	\$0	\$0	\$0	\$660,000	\$0	\$660,000
HILLWD3W	048-03	\$199,190	\$0	\$0	\$0	\$199,190	\$0	\$199,190
HOPWL1ST	025-01	\$362,000	\$0	\$0	\$0	\$362,000	\$0	\$362,000
HORNLK2T	033-02	\$860,017	\$0	\$0	\$0	\$860,017	\$0	\$860,017
INGMR1WS	075-01	\$949,534	\$0	\$0	\$0	\$949,534	\$0	\$949,534
JCBS571D	092-01	\$1,466,757	\$0	\$0	\$0	\$1,466,757	\$0	\$1,466,757
JPUTIL1TWD	068-01	\$885,288	\$0	\$0	\$0	\$885,288	\$0	\$885,288
LIBHIL1W	081-01	\$269,855	\$0	\$0	\$0	\$269,855	\$0	\$269,855
LWSBRG1T	091-01	\$1,294,569	\$0	\$0	\$0	\$1,294,569	\$0	\$1,294,569
MAGEE1WD	087-01	\$955,067	\$0	\$0	\$0	\$955,067	\$0	\$955,067
MTCOM1WS	072-01	\$417,449	\$0	\$0	\$0	\$417,449	\$0	\$417,449
NESBIT1WTS	060-01	\$1,478,730	\$0	\$0	\$0	\$1,478,730	\$0	\$1,478,730
OAKGV1SD	082-01	\$475,305	\$0	\$0	\$0	\$475,305	\$0	\$475,305
OCEAN2SD	035-02	\$1,109,858	\$0	\$0	\$0	\$1,109,858	\$0	\$1,109,858
PICAY1W	065-01	\$325,994	\$0	\$0	\$0	\$325,994	\$0	\$325,994
STAR2WT	073-02	\$1,493,100	\$0	\$0	\$0	\$1,493,100	\$0	\$1,493,100

2002 Totals

Cum. FY 1997-2002

\$20,820,563	\$0	\$0	\$0	\$20,820,563	\$0	\$20,820,563
\$79,927,117	-\$3,274,903	\$125,905	-\$784,471	\$75,824,227	\$474,772	\$76,298,999

EXHIBIT 8: COMPARISON OF ACTUAL AND PROJECTED FEDERAL LOC DISBURSEMENTS FOR FY 2002*

	DISBURSEMENTS - FISCAL YEAR 2002				
	QTR 1	QTR 2	QTR 3	QTR 4	TOTAL
PROJECTED DWSIRLF TOTAL	\$1,000,000	\$1,000,000	\$2,500,000	\$2,500,000	\$7,000,000
ACTUAL DWSIRLF TOTAL	\$2,163,157	\$3,434,841	\$3,892,741	\$4,101,691	\$13,592,430

*DISBURSEMENTS ARE A SUMMATION OF FEDERAL ACH DRAWDOWNS FOR LOAN DISBURSEMENTS ONLY.

EXHIBIT 9

BALANCE SHEET

**This financial statement will be forwarded to EPA,
to be included in this Report, upon completion of
the financial audit by the Mississippi State Auditor's Office.**

EXHIBIT 10

Statement of Revenues, Expenditures and changes in Fund Balance

**This financial statement will be forwarded to EPA,
to be included in this Report, upon completion of
the financial audit by the Mississippi State Auditor's Office.**

STATE OF MISSISSIPPI
DEPARTMENT OF HEALTH
DRINKING WATER IMPROVEMENTS
STATE REVOLVING FUND

REPORT OF ANNUAL LOAN REPAYMENTS
SEPTEMBER 30, 2002

	0-30	30-60	60-120	OVER 120 DAYS
LOAN REPAYMENTS OUTSTANDING 9/30/2002	\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 12: LOAN AMOUNTS BY CREDIT RATING

*The State of Mississippi does not perform a credit rating of Drinking Water SRF loan projects at this time. We do check to see if municipalities generate enough sales tax revenue to cover the amount of estimated monthly and semi-annual repayments which will be withheld by the State Tax Commission. Also, a financial capability analysis is done on every project during the facilities planning phase. Loans are not made to systems who do not meet the State's criteria.

PROJECT NAME

PROJECTS COMPLETED THROUGH FY 2002

Communities Served	DW/ H280	* Type	Int. Rate on Loan	Award Date	Start 1st Ct	Start Last Ct	Elig End Last Ct	Final Inspect	FDL&Repay to LR	LR Exec Repay	First Repay	PFC	Final Repay	Loan Amount*
Pleasant Hill Wtr Assoc	00701	L	4.5%	06/27/97	09/22/97	09/22/97	05/04/98	05/19/98	06/30/98	07/07/98	08/27/98	05/19/99	05/01/13	\$687,366
City of D'Iberville	00901	L	4.5%	08/12/97	07/26/97	N/A	01/20/98	01/28/98	03/31/98	04/24/98	06/09/98	01/28/99	06/09/18	\$659,318
ACL Water Assoc.	01001	L	4.5%	09/19/97	09/12/97	N/A	09/02/98	09/02/98	10/20/98	10/30/98	12/02/98	09/02/99	08/02/18	\$297,465
Thomasville Wtr Assoc	01401	L	4.5%	07/21/97	12/19/97	N/A	08/05/98	08/18/98	10/09/98	10/20/98	03/28/99	08/18/99	09/29/18	\$274,050
Columbus Wtr. Comm.	01501	L	4.5%	09/30/97	02/02/98	N/A	08/20/98	09/10/98	11/15/98	12/15/98	01/09/99	09/10/99	09/10/18	\$996,626
North Dist. One Wtr.	02201	L	4.5%	09/30/97	01/02/98	03/09/98	05/28/98	06/23/98	09/22/98	09/30/98	10/01/98	06/23/99	06/23/18	\$151,725
Culkin Wtr. Dist.	01601	L	4.0%	01/30/98	06/24/98	N/A	02/19/99	02/24/99	04/19/99	04/29/99	06/30/99	02/24/00	02/01/19	\$375,378
Double Ponds W. D.	01301	L	4.5%	09/30/97	01/05/98	N/A	08/31/98	10/16/98	01/27/99	02/10/99	03/10/99	10/16/99	10/10/18	\$593,428
E. Lowndes Wtr. Assoc.	00501	L	4.0%	05/05/98	07/13/98	N/A	03/14/99	03/31/99	06/07/99	06/11/99	09/17/99	03/31/00	03/07/19	\$920,600
City of Long Beach	00801	L	4.5%	9/90/97	02/16/98	05/04/98	01/08/99	01/29/99	05/25/99	05/26/99	08/11/99	01/29/00	01/01/19	\$900,271
City of Long Beach	00802	L	4.5%	09/30/97	02/23/98	N/A	01/13/99	02/11/99	04/12/99	04/27/99	08/17/99	04/06/00	04/01/19	\$310,659
City of Magnolia	02001	L	4.5%	09/22/97	12/15/97	N/A	03/12/99	04/06/99	07/27/99	08/17/99	10/01/99	04/06/00	04/01/19	\$1,000,000
City of Magnolia	02002	L	4.5%	09/22/97	12/15/97	N/A	03/12/99	04/06/99	07/27/99	08/17/99	10/01/99	04/06/00	04/01/19	\$1,000,000
Mt. Gilead/Imp. W. A.	02101	L	4.5%	09/30/97	03/02/98	04/23/98	01/28/99	02/19/99	04/02/99	04/12/99	06/05/99	02/19/00	02/05/19	\$385,875
NE MS Reg. WSD	02901	L	4.0%	05/18/98	08/03/98	N/A	07/27/99	08/25/99	10/21/99	10/28/99	01/10/00	08/25/00	08/10/19	\$1,000,000
NE MS Reg. WSD	02902	L	4.0%	08/24/98	10/12/98	N/A	08/23/99	08/25/99	10/21/99	10/28/99	01/10/00	08/25/00	08/10/19	\$868,814
Pleasant Hill Wtr. Asso.	00702	L	4.0%	08/07/98	11/23/98	11/23/98	03/10/99	03/24/99	06/01/99	06/07/99	07/12/99	03/24/00	03/01/14	\$535,000
Bear Creek Wtr. Assoc.	00401	L	4.5%	08/26/97	12/26/97	03/27/98	10/05/98	10/21/98	01/27/99	02/09/99	03/08/99	10/21/99	10/10/18	\$997,500
Fannin Wtr. Assoc.	01201	L	4.5%	09/30/97	03/16/98	05/08/98	10/12/98	10/16/98	01/22/99	01/26/99	03/02/99	10/16/99	10/01/18	\$638,958
Leesburg Wtr. Assoc.	01801	L	4.5%	09/30/97	02/23/98	N/A	10/22/98	11/05/98	01/25/99	02/08/99	03/10/99	11/05/99	11/10/18	\$292,950
Progress Com. W. A.	00201	L	4.5%	09/10/97	01/02/98	02/16/98	09/10/98	10/08/98	05/17/99	05/26/99	06/10/99	10/08/99	10/10/18	\$615,300
E. Leflore Co. W.S.D.	02801	L	4.0%	09/18/98	10/24/98	N/A	07/06/99	08/04/99	10/20/99	07/22/99	08/16/99	05/20/00	05/01/19	\$298,920
Bunker Hill W. A.	03601	L	4.0%	09/15/98	10/19/98	N/A	05/17/99	05/20/99	07/14/99	07/06/99	08/31/99	04/16/00	04/01/19	\$296,179
Ced. Grove Harm. W A	00101	L	4.5%	09/30/97	08/18/97	01/06/98	04/01/99	04/16/99	06/21/99	12/08/00	02/09/01	08/11/01	08/11/20	\$718,952
City of Columbus	01502	L	3.0%	09/10/99	11/15/99	N/A	08/11/00	08/11/00	11/09/00	12/05/00	01/19/01	07/05/01	10/19/20	\$324,192
Jayess-Topoka-Tilton	04501	L	3.0%	09/30/99	12/13/99	N/A	07/05/00	08/04/00	11/05/00	11/03/00	01/09/01	07/13/01	07/13/20	\$858,731
City of D'Iberville	00902	L	3.0%	09/30/99	02/14/00	N/A	07/13/00	07/26/00	10/04/00	05/10/00	09/05/00	03/15/01	03/10/20	\$322,000
Greenfield Wtr. Assoc.	04001	L	3.0%	03/01/99	05/21/99	N/A	03/02/00	03/15/00	04/19/00	07/30/00	09/22/00	06/08/01	06/06/20	\$378,998
Langford Wtr. Assoc.	04601	L	3.0%	04/19/99	07/31/99	N/A	05/26/00	06/08/00	07/06/00	07/30/00	09/18/00	07/07/01	07/01/20	\$620,414
Town of Marion	00601	L	4.0%	09/30/98	07/30/99	N/A	07/06/00	07/07/00	09/13/00	07/26/00	12/01/00	07/07/01	07/01/20	\$1,000,000
City of Pascagoula	04401	L	3.0%	09/02/99	08/02/99	N/A	04/27/00	05/10/00	07/14/00	07/26/00	10/09/00	05/10/01	05/01/20	\$1,000,000
City of Pascagoula	04402	L	3.0%	09/02/99	08/02/99	N/A	04/27/00	05/10/00	07/14/00	07/26/00	10/09/00	05/10/01	05/01/20	\$371,700
City of Pascagoula	04403	L	3.0%	09/30/99	01/04/00	N/A	04/27/00	05/10/00	07/14/00	07/26/00	10/09/00	05/10/01	05/01/20	\$696,995
City of Purvis	04101	L	3.0%	08/26/99	12/15/99	N/A	06/15/00	06/29/00	09/08/00	09/14/00	12/01/00	06/29/01	06/01/20	\$740,775
Yokena-Jeff Davis	01901	L	4.0%	09/30/98	05/28/99	N/A	01/08/00	01/21/00	04/14/00	05/05/00	06/01/00	12/28/00	01/10/20	\$50,972
Bunker Hill W. A.**	03602	L	3.0%	09/30/99	12/31/99	N/A	N/A	N/A	07/31/00	08/11/00	01/03/02	08/21/02	08/01/21	\$991,200
Algoma Water Assoc.	03401	L	3.0%	05/31/00	09/05/00	09/05/00	08/08/01	08/21/01	11/20/01	12/20/01	01/03/02	08/21/02	08/01/21	\$359,101
Eagle Lake Wtr. Dist.	05101	L	3.0%	09/29/00	11/15/00	N/A	07/13/01	08/13/01	10/24/01	11/06/01	12/10/01	04/13/02	08/10/21	\$85,313
Mt. Gilead/Imp. W. A.	02102	L	3.0%	09/29/00	03/23/01	N/A	06/06/01	06/28/01	08/17/01	08/28/01	10/16/01	06/28/02	09/03/21	\$1,000,000
NE MS Reg. WSD	02903	L	3.0%	09/30/99	05/01/00	N/A	05/25/01	06/19/01	08/20/01	08/23/01	11/15/01	06/19/02	06/15/21	\$278,522
Tri-Lake Rural W.A	02401	L	3.0%	07/10/00	11/15/00	N/A	07/13/01	08/09/01	11/08/01	11/12/01	02/08/02	08/09/02	08/08/21	

PROJECTS COMPLETED THROUGH FY 2002

PROJECT NAME		PROJECTS COMPLETED THROUGH FY 2002													
Communities Served	DWI- H280	* Type	Int. Rate on Loan	Award Date	Start 1st Ct	Start Last Ct	Elig End Last Ct	Final Inspect	FDL&Repay to LR	LR Exec Repay	First Repay	PPC	Final Repay	Loan Amount*	
Hilldale WSD	04801	L	3.0%	07/10/00	08/01/00	08/01/00	02/23/01	03/20/01	05/24/01	06/14/01	08/06/01	12/28/01	03/05/21	\$374,365	
City of Horn Lake	03301	L	3.0%	07/01/99	10/22/99	N/A	11/14/00	11/21/00	02/07/01	03/06/01	04/18/01	11/20/01	11/01/20	\$1,000,000	
Hub Water Assoc.	04201	L	3.0%	09/30/99	02/01/00	N/A	10/07/00	10/24/00	01/03/01	01/19/01	03/10/01	11/06/01	10/10/20	\$327,600	
Hwy. 28 Water Assoc.	03701	L	3.0%	09/07/01	09/09/00	N/A	06/29/01	07/20/01	09/07/01	09/26/01	11/10/01	07/20/02	07/10/21	\$250,000	
City of Long Beach	00803	L	3.0%	12/22/99	03/20/00	N/A	02/12/01	03/13/01	05/23/01	05/28/01	08/08/01	03/13/02	03/01/21	\$306,257	
North Hinds W.A.	04701	L	3.0%	07/14/00	07/01/00	07/01/00	06/22/01	07/13/01	08/20/01	08/27/01	11/08/01	07/13/02	07/13/21	\$666,070	
City of Ocean Springs	03501	L	3.0%	05/01/00	07/17/00	N/A	02/12/01	02/28/01	04/19/01	05/19/01	06/11/01	02/28/02	03/01/21	\$982,067	
Center Ridge W. A.	03201	L	3.0%	08/20/99	09/26/99	10/07/99	10/05/00	10/27/00	01/11/01	01/23/01	03/06/01	10/27/01	10/11/20	\$564,000	
Central Rankin W.A.	07801	L	3.5%	02/15/02	03/07/02	N/A	09/03/02	09/26/02	11/15/02	12/07/02	02/10/03	09/26/03	09/10/22	\$204,500	
Glendale Utility Dist.	02301	L	3.0%	09/01/01	11/21/01	02/11/02	08/27/02	09/17/02	01/08/03	02/07/03	04/08/03	09/17/03	10/10/22	\$860,675	
City of Pearl	05503	L	3.0%	09/21/01	11/19/01	N/A	09/15/02	09/26/02	11/15/02	12/07/02	02/26/03	09/26/03	09/26/23	\$777,000	
Town of Farmington	05801	L	3.0%	08/27/01	11/14/01	11/14/01	06/15/02	06/26/02	08/26/02	08/28/02	10/10/02	06/26/03	06/10/22	\$877,109	
City of Carthage	05601	L	3.0%	09/29/00	03/05/01	N/A	12/21/01	01/10/02	04/05/02	04/09/02	07/12/02	01/10/03	01/01/22	\$584,837	
Town of Gloster	05901	L	3.0%	09/29/00	06/25/01	06/25/01	11/30/01	12/20/01	02/05/02	02/14/02	05/01/02	12/20/02	12/01/21	\$262,500	
Town of Gloster	05902	L	3.0%	08/31/01	12/04/01	N/A	06/25/02	07/24/02	09/04/02	09/09/02	11/10/02	07/24/03	07/10/22	\$328,125	
Greenfield Wtr. Assoc.	04002	L	3.0%	02/07/01	03/16/01	N/A	01/10/02	01/30/02	03/04/02	03/26/02	06/05/02	01/30/03	01/11/22	\$466,000	
City of Hernando	05701	L	3.0%	08/25/00	03/05/01	03/12/01	10/07/01	10/24/01	12/20/01	01/04/02	09/03/02	04/22/03	05/10/22	\$891,870	
Hilldale WSD	04802	L	3.0%	08/20/01	09/24/01	N/A	09/24/01	05/16/02	07/17/02	07/23/02	04/02/02	11/26/02	11/10/21	\$913,947	
Highway 98 East W/A	05001	L	3.0%	09/29/00	09/18/00	05/11/01	10/29/01	11/26/01	03/07/02	03/12/02	04/02/02	10/24/02	10/10/21	\$1,500,000	
NE MS Reg. WSD	02904	L	3.0%	09/29/00	04/25/01	N/A	03/25/02	04/18/02	05/24/02	06/27/02	08/02/02	04/18/03	04/10/22	\$1,500,000	
City of Olive Branch	04901	L	3.0%	09/29/00	03/20/01	N/A	09/17/01	10/02/01	01/30/02	02/04/02	04/05/02	10/02/02	10/02/21	\$1,056,950	
City of Olive Branch	04902	L	3.0%	09/29/00	03/20/01	N/A	11/20/01	12/11/01	02/09/02	02/25/02	06/11/02	12/11/02	12/01/21	\$1,441,184	
City of Pascagoula	04404	L	3.0%	07/24/01	12/05/01	02/18/02	05/31/02	06/20/02	09/09/02	09/27/02	11/10/02	06/20/03	06/10/22	\$1,500,000	
City of Pascagoula	04405	L	3.0%	07/30/01	05/04/01	11/12/01	05/31/02	06/20/02	09/10/02	09/27/02	11/10/02	06/20/03	06/10/22	\$739,200	
City of Pascagoula	04406	L	3.0%	07/30/01	10/08/01	N/A	05/31/02	06/20/02	09/12/02	09/27/02	12/10/02	07/15/03	07/10/22	\$1,500,000	
Soso Comm. Wtr. Sys.	06601	L	3.0%	06/22/01	10/01/01	N/A	06/27/02	07/15/02	10/11/02	10/18/02	12/10/02	07/15/03	07/10/22	\$276,231	
SW Covington W/A	05401	L	3.0%	09/29/00	07/25/01	N/A	04/16/02	05/09/02	06/28/02	07/16/02	08/06/02	05/09/03	04/10/22	\$345,051	
Union Wtr. Assoc.	05301	L	3.0%	01/19/01	01/08/01	01/08/01	12/04/02	12/04/01	02/04/02	02/26/02	04/04/02	12/04/02	11/10/21	\$340,000	
W. Jackson Co. U.D.	06101	L	3.0%	07/09/01	09/01/01	N/A	12/10/01	11/19/01	02/15/02	03/12/02	04/05/02	11/19/02	11/19/21	\$139,351	
Pleasant Hill Wtr. Asso.	00703	L	3.0%	07/07/00	10/25/00	11/27/00	09/28/01	10/25/01	12/21/01	12/24/01	12/03/01	10/25/02	10/10/16	\$698,250	
TOTAL \$44,878,210															

*This is the initial loan amount

**No construction was ever performed on this project.

EXHIBIT 14: STATE OF MISSISSIPPI DRINKING WATER SRF CASH FLOWS (DOES NOT INCLUDE FEDERAL CAP GRANT FUNDS)

YEAR	SRF PROJECT ACCOUNT		TOTAL STATE MATCH	INTEREST INCOME	PENALTY INCOME	AGGREGATE LOAN		INCREASE IN SRF		LOAN DISBURSEMENTS		NET SRF FUND CHANGE	SRF PROJECT ACCOUNT	
	BEGINNING BALANCE	ENDING BALANCE				REPAYMENTS	BALANCE	FROM STATE	TO STATE	FROM STATE	TO STATE		BEGINNING BALANCE	ENDING BALANCE
1997	\$0.00	\$10,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,000,000.00	\$441,669.13	\$9,558,330.87	\$9,558,330.87	\$8,732,610.94		\$9,558,330.87	\$8,732,610.94
1998	\$9,558,330.87	\$0.00	\$541,667.99	\$0.00	\$0.00	\$27,707.52	\$569,375.51	\$1,395,095.44	-\$825,719.93	\$8,732,610.94			\$8,732,610.94	\$8,732,610.94
1999	\$8,732,610.94	\$0.00	\$593,954.24	\$0.00	\$0.00	\$425,449.76	\$1,019,404.00	\$1,100,712.75	-\$81,308.75	\$8,651,302.19			\$8,651,302.19	\$8,651,302.19
2000	\$8,651,302.19	\$0.00	\$807,674.90	\$0.00	\$0.00	\$1,037,720.05	\$1,845,394.95	\$1,464,657.66	\$380,737.29	\$9,032,039.48			\$9,032,039.48	\$9,032,039.48
2001	\$9,032,039.48	\$5,000,000.00	\$782,160.61	\$0.00	\$0.00	\$1,620,835.87	\$7,402,996.48	\$1,850,714.05	\$5,552,282.43	\$14,584,321.91			\$14,584,321.91	\$14,584,321.91
2002	\$14,584,321.91	\$0.00	\$450,124.77	\$0.00	\$0.00	\$3,856,537.65	\$4,306,662.42	\$3,001,363.85	\$1,305,298.57	\$15,889,620.48			\$15,889,620.48	\$15,889,620.48

Pay. No.	Date Received	Date Sent to PM	Date Approved	Payment Voucher Date	OPC Proc. Time	Date Check Mailed	Total Proc. Time	Payment Amount	Cumulative Amount Paid	Loan Amount Remaining
ACL1W - Loan Number DWI-H280010-01								Final Allowable Loan Amount	\$284,148.00	
1)	10/13/1997	10/13/1997	10/16/1997	10/24/1997	3	11/03/1997	21	14,165.00	14,165.00	269,983.00
2)	10/13/1997	10/13/1997	10/16/1997	11/06/1997	3	11/10/1997	28	22,390.00	36,555.00	247,593.00
3)	10/13/1997	10/13/1997	10/16/1997	11/06/1997	3	11/10/1997	28	4,800.00	41,355.00	242,793.00
4)	12/02/1997	12/02/1997	12/02/1997	12/11/1997	0	12/17/1997	15	50,899.00	92,254.00	191,894.00
5)	12/29/1997	12/29/1997	12/30/1997	01/06/1998	1	01/14/1998	16	96,183.00	188,437.00	95,711.00
6)	04/30/1998	04/30/1998	05/01/1998	05/11/1998	1	05/14/1998	14	32,268.00	220,705.00	63,443.00
7)	06/03/1998	06/03/1998	06/03/1998	06/11/1998	0	06/16/1998	13	16,400.00	237,105.00	47,043.00
8)	08/10/1998	08/10/1998	08/10/1998	08/25/1998	0	08/28/1998	18	22,643.00	259,748.00	24,400.00
9)	09/02/1998	09/04/1998	10/12/1998	11/05/1998	40	11/10/1998	69	24,400.00	284,148.00	0.00
Final Loan Amount Including Accrued Interest								\$286,750.00		
ACL2W - Loan Number DWI-H280010-02								Current Loan Amount	\$475,000.00	
1)	05/16/2002	05/16/2002	05/16/2002	05/20/2002	0	05/23/2002	7	22,619.00	22,619.00	452,381.00
2)	05/16/2002	05/16/2002	05/16/2002	05/20/2002	0	05/30/2002	14	40,148.00	62,767.00	412,233.00
3)	05/23/2002	05/23/2002	05/23/2002	05/28/2002	0	06/04/2002	12	40,148.00	102,915.00	372,085.00
4)	08/02/2002	08/02/2002	08/02/2002	08/05/2002	0	08/14/2002	12	141,875.00	244,790.00	230,210.00
5)	09/05/2002	09/05/2002	09/06/2002	09/09/2002	1	09/25/2002	20	64,800.00	309,590.00	165,410.00
ADAMS1SD - Loan Number DWI-H280062-01								Current Loan Amount	\$687,562.00	
1)	09/24/2001	09/24/2001	09/25/2001	09/26/2001	1	10/03/2001	9	45,271.00	45,271.00	642,291.00
2)	09/24/2001	09/24/2001	09/25/2001	09/26/2001	1	10/04/2001	10	31,039.00	76,310.00	611,252.00
3)	05/13/2002	05/13/2002	05/14/2002	05/14/2002	1	05/23/2002	10	72,704.88	149,014.88	538,547.12
4)	06/17/2002	06/17/2002	06/17/2002	06/20/2002	0	07/01/2002	14	46,527.00	195,541.88	492,020.12
5)	07/12/2002	07/12/2002	07/12/2002	07/16/2002	0	07/25/2002	13	34,058.30	229,600.18	457,961.82
6)	08/19/2002	08/19/2002	08/20/2002	08/21/2002	1	08/30/2002	11	32,705.10	262,305.28	425,256.72
7)	09/13/2002	09/13/2002	09/16/2002	09/19/2002	3	09/27/2002	14	108,209.32	370,514.60	317,047.40
8)	10/08/2002	10/08/2002	10/10/2002	10/15/2002	2	10/17/2002	9	19,190.97	389,705.57	297,856.43
9)	10/16/2002	10/16/2002	10/31/2002	Final Payment	15	/ /	0	22,523.90	412,229.47	275,332.53
10)	11/07/2002	11/07/2002	11/12/2002	/ /	5	/ /	0	113,037.93	525,267.40	162,294.60
ADAMS2SD - Loan Number DWI-H280062-02								Current Loan Amount	\$863,470.00	
1)	09/24/2001	09/24/2001	09/25/2001	09/26/2001	1	10/03/2001	9	53,534.00	53,534.00	809,936.00
2)	09/24/2001	09/24/2001	09/25/2001	09/26/2001	1	10/04/2001	10	36,752.50	90,286.50	773,183.50
3)	06/17/2002	06/17/2002	06/17/2002	06/20/2002	0	07/01/2002	14	9,438.50	99,725.00	763,745.00
4)	09/13/2002	09/13/2002	09/20/2002	09/23/2002	7	09/27/2002	14	31,497.50	131,222.50	732,247.50
5)	10/08/2002	10/08/2002	10/10/2002	10/15/2002	2	10/17/2002	9	50,395.07	181,617.57	681,852.43
ADAMS3SD - Loan Number DWI-H280062-03								Current Loan Amount	\$765,529.00	
1)	09/17/2002	09/17/2002	09/17/2002	09/19/2002	0	09/24/2002	7	36,454.00	36,454.00	729,075.00
2)	09/17/2002	09/17/2002	09/17/2002	09/19/2002	0	09/27/2002	10	20,265.00	56,719.00	708,810.00

Pay. No.	Date Received	Date Sent to PM	Date Approved	Payment Voucher Date	OPC Proc. Time	Date Check Mailed	Total Proc. Time	Payment Amount	Cumulative Amount Paid	Loan Amount Remaining
AGOM1SDW - Loan Number DWI-H280034-01								Final Allowable Loan Amount	\$744,192.00	
1)	06/29/2000	06/30/2000	06/30/2000	07/05/2000	1	07/11/2000	12	47,200.00	47,200.00	696,992.00
2)	06/29/2000	06/30/2000	06/30/2000	07/10/2000	1	07/13/2000	14	29,500.00	76,700.00	667,492.00
3)	10/19/2000	10/19/2000	10/20/2000	10/26/2000	1	10/31/2000	12	167,112.00	243,812.00	500,380.00
4)	11/15/2000	11/15/2000	11/15/2000	11/27/2000	0	11/29/2000	14	22,275.00	266,087.00	478,105.00
5)	01/08/2001	01/08/2001	01/17/2001	01/26/2001	9	01/30/2001	22	30,353.20	296,440.20	447,751.80
6)	02/15/2001	02/15/2001	02/16/2001	02/22/2001	1	02/26/2001	11	233,652.24	530,092.44	214,099.56
7)	02/15/2001	02/15/2001	02/16/2001	02/22/2001	1	02/26/2001	11	23,221.80	553,314.24	190,877.76
8)	03/21/2001	03/21/2001	03/22/2001	03/23/2001	1	03/29/2001	8	81,778.29	635,092.53	109,099.47
9)	09/20/2001	09/20/2001	09/21/2001	09/24/2001	1	10/04/2001	14	10,300.00	645,392.53	98,799.47
10)	09/20/2001	09/20/2001	11/28/2001	11/29/2001	69	12/13/2001	84	30,130.97	675,523.50	68,668.50
11)	09/20/2001	09/20/2001	12/12/2001	12/12/2001	83	12/28/2001	99	25,093.00	700,616.50	43,575.50
12)	09/20/2001	09/20/2001	12/28/2001	01/02/2002	99	01/11/2002	113	42,508.50	743,125.00	1,067.00
13)	09/28/2001	09/28/2001	12/28/2001	01/02/2002	91	01/11/2002	105	1,067.00	744,192.00	0.00
Final Loan Amount Including Accrued Interest								\$764,166.00		
BEAR1WSD - Loan Number DWI-H280004-01								Final Allowable Loan Amount	\$891,767.00	
1)	09/08/1997	09/08/1997	09/08/1997	09/12/1997	0	09/26/1997	18	47,500.00	47,500.00	844,267.00
2)	09/08/1997	09/08/1997	09/08/1997	09/19/1997	0	09/26/1997	18	33,301.50	80,801.50	810,965.50
3)	12/29/1997	12/29/1997	12/29/1997	01/06/1998	0	01/14/1998	16	33,301.50	114,103.00	777,664.00
4)	05/07/1998	05/07/1998	05/07/1998	05/14/1998	0	05/20/1998	13	162,655.85	276,758.85	615,008.15
5)	05/07/1998	05/07/1998	05/07/1998	05/14/1998	0	05/20/1998	13	28,332.00	305,090.85	586,676.15
6)	07/03/1998	07/03/1998	07/07/1998	07/23/1998	4	07/30/1998	27	34,020.00	339,110.85	552,656.15
7)	07/24/1998	07/24/1998	09/04/1998	09/24/1998	42	09/30/1998	68	79,329.60	418,440.45	473,326.55
8)	08/10/1998	08/10/1998	09/04/1998	09/24/1998	25	09/30/1998	51	122,164.56	540,605.01	351,161.99
9)	10/02/1998	10/02/1998	10/09/1998	10/19/1998	7	10/22/1998	20	199,803.99	740,409.00	151,358.00
10)	10/07/1998	10/07/1998	10/07/1998	10/19/1998	0	10/22/1998	15	76,500.00	816,909.00	74,858.00
11)	11/16/1998	11/16/1998	01/26/1999	02/02/1999	71	02/05/1999	81	74,858.08	891,767.08	-0.08
Final Loan Amount Including Accrued Interest								\$901,561.00		
BEAR2WD - Loan Number DWI-H280004-02								Current Loan Amount	\$910,647.00	
1)	10/12/2001	10/12/2001	10/12/2001	10/15/2001	0	10/17/2001	5	69,914.00	69,914.00	840,733.00
2)	10/12/2001	10/12/2001	10/12/2001	10/15/2001	0	10/23/2001	11	45,106.00	115,020.00	795,627.00
3)	02/28/2002	02/28/2002	02/28/2002	03/04/2002	0	03/20/2002	20	28,464.69	143,484.69	767,162.31
4)	04/05/2002	04/05/2002	04/05/2002	04/08/2002	0	04/18/2002	13	60,368.90	203,853.59	706,793.41
5)	05/09/2002	05/09/2002	05/09/2002	05/10/2002	0	05/16/2002	7	23,872.50	227,726.09	682,920.91
6)	07/16/2002	07/16/2002	07/18/2002	07/24/2002	2	08/14/2002	29	64,804.86	292,530.95	618,116.05
7)	08/14/2002	08/14/2002	08/15/2002	08/20/2002	1	08/29/2002	15	117,743.79	410,274.74	500,372.26
8)	09/13/2002	09/13/2002	09/13/2002	09/19/2002	0	09/27/2002	14	58,553.89	468,828.63	441,818.37
9)	10/07/2002	10/07/2002	10/07/2002	10/04/2002	0	10/15/2002	8	65,719.40	534,548.03	376,098.97
10)	11/08/2002	11/08/2002	/ /	/ /	0	/ /	0	60,035.90	594,583.93	316,063.07

DW SINKF LOAN DISBURSEMENT RECORD

Pay. No.	Date Received	Date Sent to PM	Date Approved	Payment Voucher Date	OPC Proc. Time	Date Check Mailed	Total Proc. Time	Payment Amount	Cumulative Amount Paid	Loan Amount Remaining
BEAR3WD - Loan Number DWI-H280004-03								Current Loan Amount		\$968,096.00
1)	07/16/2002	07/16/2002	07/18/2002	07/24/2002	2	08/07/2002	22	46,100.00	46,100.00	921,996.00
2)	07/16/2002	07/16/2002	07/18/2002	07/24/2002	2	08/14/2002	29	30,836.00	76,936.00	891,160.00
3)	11/08/2002	11/08/2002	/ /	/ /	0	/ /	0	30,836.00	107,772.00	860,324.00
BUNK1TWR - Loan Number DWI-H280036-01								Final Allowable Loan Amount		\$141,150.00
1)	10/06/1998	10/06/1998	10/06/1998	10/12/1998	0	11/12/1998	37	6,776.00	6,776.00	134,374.00
2)	10/06/1998	10/06/1998	10/06/1998	10/12/1998	0	11/12/1998	37	5,646.50	12,422.50	128,727.50
3)	11/02/1998	11/02/1998	11/03/1998	11/18/1998	1	11/23/1998	21	31,074.50	43,497.00	97,653.00
4)	01/19/1999	01/19/1999	01/21/1999	01/25/1999	2	01/28/1999	9	55,698.00	99,195.00	41,955.00
5)	03/01/1999	03/01/1999	03/02/1999	03/04/1999	1	03/15/1999	14	21,645.00	120,840.00	20,310.00
6)	06/14/1999	06/14/1999	07/16/1999	07/20/1999	32	07/29/1999	45	20,310.00	141,150.00	0.00
Final Loan Amount Including Accrued Interest										\$141,530.00
BUNK2TWR - Loan Number DWI-H280036-02								Final Allowable Loan Amount		\$5,649.00
1)	10/29/1999	10/29/1999	10/29/1999	11/01/1999	0	11/05/1999	7	1,908.00	1,908.00	3,741.00
2)	10/29/1999	10/29/1999	10/29/1999	11/05/1999	0	11/10/1999	12	2,232.50	4,140.50	1,508.50
3)	06/23/2000	06/23/2000	07/24/2000	08/01/2000	31	08/11/2000	49	1,508.50	5,649.00	0.00
Final Loan Amount Including Accrued Interest										\$5,649.00
BUNK3TWR - Loan Number DWI-H280036-03								Current Loan Amount		\$280,983.00
1)	10/12/2001	10/12/2001	10/12/2001	10/16/2001	0	10/19/2001	7	13,380.00	13,380.00	267,603.00
2)	10/12/2001	10/12/2001	10/12/2001	10/16/2001	0	10/25/2001	13	10,951.50	24,331.50	256,651.50
3)	05/23/2002	05/23/2002	05/23/2002	05/28/2002	0	06/04/2002	12	42,295.50	66,627.00	214,356.00
4)	06/10/2002	06/10/2002	06/11/2002	06/12/2002	1	06/21/2002	11	31,480.00	98,107.00	182,876.00
5)	09/11/2002	09/11/2002	09/11/2002	09/13/2002	0	09/25/2002	14	61,747.00	159,854.00	121,129.00
6)	09/11/2002	09/11/2002	09/11/2002	09/13/2002	0	09/25/2002	14	62,898.26	222,752.26	58,230.74
7)	10/10/2002	10/10/2002	10/10/2002	10/15/2002	0	10/17/2002	7	15,750.57	238,502.83	42,480.17
CARTH1S - Loan Number DWI-H280056-01								Final Allowable Loan Amount		\$594,187.00
1)	10/09/2000	10/09/2000	10/09/2000	10/10/2000	0	10/12/2000	3	27,849.00	27,849.00	566,338.00
2)	10/09/2000	10/09/2000	10/09/2000	10/13/2000	0	10/18/2000	9	18,337.50	46,186.50	548,000.50
3)	05/18/2001	05/18/2001	05/18/2001	05/22/2001	0	06/05/2001	18	118,800.00	164,986.50	429,200.50
4)	07/26/2001	07/26/2001	07/26/2001	08/03/2001	0	08/15/2001	20	234,360.00	399,346.50	194,840.50
5)	08/09/2001	08/09/2001	08/09/2001	08/13/2001	0	08/22/2001	13	44,640.00	443,986.50	150,200.50
6)	02/06/2002	02/06/2002	04/05/2002	04/05/2002	58	04/18/2002	71	150,200.00	594,186.50	0.50
Final Loan Amount Including Accrued Interest										\$601,524.00
CGHWA1WS - Loan Number DWI-H280001-01								Final Allowable Loan Amount		\$288,812.00
1)	10/06/1997	10/06/1997	10/08/1997	10/24/1997	2	11/03/1997	28	14,104.00	14,104.00	274,708.00
2)	10/06/1997	10/06/1997	10/08/1997	11/03/1997	2	11/03/1997	28	11,283.00	25,387.00	263,425.00
3)	10/15/1997	10/15/1997	10/16/1997	11/03/1997	1	11/03/1997	19	60,957.75	86,344.75	202,467.25
4)	05/20/1998	05/20/1998	05/20/1998	05/26/1998	0	05/29/1998	9	53,952.84	140,297.59	148,514.41
5)	06/25/1998	06/25/1998	06/25/1998	07/08/1998	0	07/16/1998	21	62,096.40	202,393.99	86,418.01
6)	07/02/1998	07/02/1998	07/02/1998	07/08/1998	0	07/16/1998	14	12,383.28	214,777.27	74,034.73

Pay. No.	Date Received	Date Sent to PM	Date Approved	Payment Voucher Date	OPC Proc. Time	Date Check Mailed	Total Proc. Time	Payment Amount	Cumulative Amount Paid	Loan Amount Remaining
CGHWA1WS - Loan Number DWI-H280001-01								Final Allowable Loan Amount	\$288,812.00	
7)	09/08/1998	09/08/1998	09/09/1998	09/24/1998	1	09/30/1998	22	19,350.39	234,127.66	54,684.34
8)	05/25/1999	05/25/1999	06/23/1999	07/08/1999	29	07/16/1999	52	54,684.49	288,812.15	-0.15
Final Loan Amount Including Accrued Interest								\$299,181.00		
CLINT1WD - Loan Number DWI-H280088-01								Current Loan Amount	\$1,429,475.00	
1)	10/23/2002	10/23/2002	10/23/2002	10/25/2002	0	10/29/2002	6	68,070.00	68,070.00	1,361,405.00
2)	10/23/2002	10/23/2002	10/23/2002	10/25/2002	0	11/05/2002	13	51,700.00	119,770.00	1,309,705.00
CLMBS1D - Loan Number DWI-H280015-01								Final Allowable Loan Amount	\$536,850.00	
1)	11/20/1997	11/20/1997	11/20/1997	12/08/1997	0	12/11/1997	21	47,458.00	47,458.00	489,392.00
2)	11/20/1997	11/20/1997	11/20/1997	12/08/1997	0	12/08/1997	18	30,600.00	78,058.00	458,792.00
3)	04/06/1998	04/06/1998	04/06/1998	04/20/1998	0	04/22/1998	16	280,594.51	358,652.51	178,197.49
4)	04/22/1998	04/22/1998	04/23/1998	05/11/1998	1	05/14/1998	22	99,922.73	458,575.24	78,274.76
5)	05/26/1998	05/26/1998	05/26/1998	06/11/1998	0	06/16/1998	21	21,381.45	479,956.69	56,893.31
6)	10/07/1998	10/07/1998	12/10/1998	12/23/1998	64	12/31/1998	85	56,893.12	536,849.81	0.19
Final Loan Amount Including Accrued Interest								\$540,100.00		
CLMBS2D - Loan Number DWI-H280015-02								Final Allowable Loan Amount	\$724,732.00	
1)	09/30/1999	09/30/1999	10/05/1999	10/07/1999	5	10/08/1999	8	34,236.00	34,236.00	690,496.00
2)	09/30/1999	09/30/1999	10/05/1999	10/07/1999	5	10/14/1999	14	24,905.50	59,141.50	665,590.50
3)	02/23/2000	02/23/2000	02/25/2000	03/03/2000	2	03/08/2000	14	146,587.85	205,729.35	519,002.65
4)	04/25/2000	04/25/2000	04/26/2000	05/04/2000	1	05/08/2000	13	89,275.35	295,004.70	429,727.30
5)	05/30/2000	05/30/2000	05/30/2000	06/02/2000	0	06/13/2000	14	59,392.34	354,397.04	370,334.96
6)	06/21/2000	06/21/2000	06/22/2000	08/02/2000	1	08/11/2000	51	97,522.02	451,919.06	272,812.94
7)	07/26/2000	07/26/2000	08/01/2000	08/02/2000	6	08/11/2000	16	178,907.81	630,826.87	93,905.13
8)	08/23/2000	08/23/2000	08/25/2000	08/31/2000	2	09/13/2000	21	32,046.44	662,873.31	61,858.69
9)	09/12/2000	09/12/2000	01/10/2001	02/01/2001	120	02/06/2001	147	61,858.68	724,731.99	0.01
Final Loan Amount Including Accrued Interest								\$733,359.00		
CLNSVLE1WSTD - Loan Number DWI-H280069-01								Current Loan Amount	\$1,495,603.00	
1)	10/07/2002	10/07/2002	10/07/2002	10/08/2002	0	10/10/2002	3	71,219.00	71,219.00	1,424,384.00
2)	10/07/2002	10/07/2002	10/07/2002	10/08/2002	0	10/15/2002	8	38,036.50	109,255.50	1,386,347.50
CLRY1WSD - Loan Number DWI-H280074-01								Current Loan Amount	\$779,647.00	
1)	09/16/2002	09/16/2002	09/16/2002	09/19/2002	0	09/24/2002	8	37,126.00	37,126.00	742,521.00
CNRANK1D - Loan Number DWI-H280078-01								Current Loan Amount	\$204,500.00	
1)	02/26/2002	02/28/2002	02/28/2002	03/04/2002	2	03/12/2002	14	9,738.00	9,738.00	194,762.00
2)	02/26/2002	02/28/2002	02/28/2002	03/04/2002	2	03/20/2002	22	9,250.00	18,988.00	185,512.00
3)	02/26/2002	02/28/2002	02/28/2002	03/04/2002	2	03/20/2002	22	9,250.00	28,238.00	176,262.00
4)	05/10/2002	05/10/2002	05/10/2002	05/10/2002	0	05/16/2002	6	29,241.00	57,479.00	147,021.00
5)	06/17/2002	06/17/2002	06/17/2002	06/20/2002	0	07/01/2002	14	14,059.80	71,538.80	132,961.20
6)	07/10/2002	07/10/2002	07/10/2002	07/12/2002	0	07/25/2002	15	49,284.12	120,822.92	83,677.08
7)	08/14/2002	08/14/2002	08/14/2002	08/15/2002	0	08/26/2002	12	23,170.68	143,993.60	60,506.40

DWISIRL Loan Disbursement Record

Pay. No.	Date Received	Date Sent to PM	Date Approved	Payment Voucher Date	OPC Proc. Time	Date Check Mailed	Total Proc. Time	Payment Amount	Cumulative Amount Paid	Loan Amount Remaining
CNRANK1D - Loan Number DWI-H280078-01								Current Loan Amount		\$204,500.00
8)	10/07/2002	10/07/2002	11/07/2002	Final Payment	31	/ /	0	36,609.40	180,603.00	23,897.00
CORIN1D - Loan Number DWI-H280064-01								Current Loan Amount		\$1,500,000.00
1)	04/25/2002	04/25/2002	04/25/2002	04/25/2002	0	04/29/2002	4	71,429.00	71,429.00	1,428,571.00
2)	04/25/2002	04/25/2002	04/25/2002	04/25/2002	0	05/15/2002	20	49,518.00	120,947.00	1,379,053.00
3)	10/07/2002	10/07/2002	10/08/2002	10/15/2002	1	10/17/2002	10	178,651.00	299,598.00	1,200,402.00
4)	10/30/2002	10/30/2002	10/30/2002	/ /	0	/ /	0	69,842.00	369,440.00	1,130,560.00
CRIDG1WD - Loan Number DWI-H280032-01								Final Allowable Loan Amount		\$537,132.00
1)	08/26/1999	08/26/1999	08/26/1999	09/07/1999	0	09/23/1999	28	26,857.00	26,857.00	510,275.00
2)	08/26/1999	08/26/1999	08/26/1999	09/07/1999	0	09/28/1999	33	16,250.00	43,107.00	494,025.00
3)	09/16/1999	09/16/1999	09/16/1999	09/22/1999	0	09/28/1999	12	16,250.00	59,357.00	477,775.00
4)	12/10/1999	12/10/1999	12/13/1999	12/22/1999	3	12/30/1999	20	57,933.00	117,290.00	419,842.00
5)	04/21/2000	04/21/2000	04/25/2000	05/04/2000	4	05/08/2000	17	111,908.88	229,198.88	307,933.12
6)	06/08/2000	06/08/2000	06/09/2000	06/13/2000	1	06/26/2000	18	114,593.50	343,792.38	193,339.62
7)	07/10/2000	07/10/2000	07/10/2000	07/19/2000	0	07/26/2000	16	17,023.50	360,815.88	176,316.12
8)	08/14/2000	08/14/2000	08/14/2000	08/17/2000	0	08/30/2000	16	11,349.00	372,164.88	164,967.12
9)	09/01/2000	09/01/2000	09/01/2000	09/18/2000	0	09/20/2000	19	60,570.00	432,734.88	104,397.12
10)	10/11/2000	10/11/2000	10/11/2000	10/16/2000	0	10/18/2000	7	25,147.80	457,882.68	79,249.32
11)	11/21/2000	11/22/2000	01/04/2001	01/04/2001	44	01/11/2001	51	79,249.52	537,132.20	-0.20
Final Loan Amount Including Accrued Interest										\$542,023.00
CULKIN1T - Loan Number DWI-H280016-01								Final Allowable Loan Amount		\$820,518.00
1)	02/05/1998	02/05/1998	02/05/1998	02/18/1998	0	02/25/1998	20	17,875.00	17,875.00	802,643.00
2)	02/05/1998	02/05/1998	02/05/1998	02/19/1998	0	02/26/1998	21	23,600.00	41,475.00	779,043.00
3)	07/15/1998	07/15/1998	07/16/1998	07/28/1998	1	08/07/1998	23	80,048.63	121,523.63	698,994.37
4)	08/12/1998	08/12/1998	08/12/1998	08/25/1998	0	08/28/1998	16	93,423.60	214,947.23	605,570.77
5)	09/08/1998	09/08/1998	09/08/1998	09/24/1998	0	09/30/1998	22	140,846.69	355,793.92	464,724.08
6)	10/26/1998	10/26/1998	10/26/1998	11/05/1998	0	11/10/1998	15	198,875.54	554,669.46	265,848.54
7)	11/12/1998	11/12/1998	11/12/1998	12/03/1998	0	12/08/1998	26	265,847.83	820,517.29	0.71
8)	03/24/1999	03/24/1999	04/20/1999	04/20/1999	27	04/20/1999	27	0.00	820,517.29	0.71
Final Loan Amount Including Accrued Interest										\$825,878.00
DIBER1D - Loan Number DWI-H280009-01								Final Allowable Loan Amount		\$581,029.00
1)	09/02/1997	09/02/1997	09/02/1997	09/08/1997	0	09/16/1997	14	31,396.00	31,396.00	549,633.00
2)	09/02/1997	09/02/1997	09/02/1997	09/11/1997	0	09/16/1997	14	47,796.00	79,192.00	501,837.00
3)	09/08/1997	09/08/1997	09/08/1997	09/19/1997	0	09/26/1997	18	188,752.13	267,944.13	313,084.87
4)	10/07/1997	10/07/1997	10/08/1997	10/17/1997	1	10/23/1997	16	107,197.16	375,141.29	205,887.71
5)	11/03/1997	11/03/1997	11/03/1997	11/10/1997	0	11/13/1997	10	124,918.74	500,060.03	80,968.97
6)	12/12/1997	12/12/1997	12/18/1997	12/24/1997	6	12/31/1997	19	68,268.68	568,328.71	12,700.29
7)	03/04/1998	03/04/1998	03/24/1998	05/14/1998	20	05/20/1998	77	12,700.47	581,029.18	-0.18
Final Loan Amount Including Accrued Interest										\$583,090.00

Pay. No.	Date Received	Date Sent to PM	Date Approved	Payment Voucher Date	OPC Proc. Time	Date Check Mailed	Total Proc. Time	Payment Amount	Cumulative Amount Paid	Loan Amount Remaining
DIBER2D - Loan Number DWI-H280009-02								Final Allowable Loan Amount		\$419,146.00
1)	01/31/2000	01/31/2000	01/31/2000	02/02/2000	0	02/07/2000	7	40,892.00	40,892.00	378,254.00
2)	01/31/2000	01/31/2000	01/31/2000	02/07/2000	0	02/10/2000	10	29,222.00	70,114.00	349,032.00
3)	04/14/2000	04/14/2000	04/14/2000	04/18/2000	0	04/26/2000	12	125,521.20	195,635.20	223,510.80
4)	06/26/2000	06/26/2000	06/26/2000	06/30/2000	0	07/12/2000	16	81,240.69	276,875.89	142,270.11
5)	08/23/2000	08/23/2000	09/15/2000	10/03/2000	23	10/06/2000	44	142,270.35	419,146.24	-0.24
Final Loan Amount Including Accrued Interest										\$420,920.00
DPWA1TSD - Loan Number DWI-H280013-01								Final Allowable Loan Amount		\$670,394.00
1)	10/07/1997	10/07/1997	10/09/1997	10/24/1997	2	11/03/1997	27	28,258.00	28,258.00	642,136.00
2)	10/07/1997	10/07/1997	10/09/1997	11/10/1997	2	11/14/1997	38	20,000.00	48,258.00	622,136.00
3)	02/04/1998	02/04/1998	02/05/1998	02/16/1998	1	02/20/1998	16	28,439.92	76,697.92	593,696.08
4)	03/12/1998	03/12/1998	03/12/1998	03/20/1998	0	03/25/1998	13	83,154.27	159,852.19	510,541.81
5)	04/15/1998	04/15/1998	04/15/1998	04/24/1998	0	05/01/1998	16	83,105.53	242,957.72	427,436.28
6)	05/18/1998	05/18/1998	05/18/1998	05/22/1998	0	05/29/1998	11	48,608.36	291,566.08	378,827.92
7)	06/22/1998	06/22/1998	06/22/1998	07/07/1998	0	07/10/1998	18	228,442.26	520,008.34	150,385.66
8)	08/14/1998	08/14/1998	08/14/1998	08/25/1998	0	08/28/1998	14	1,963.78	521,972.12	148,421.88
9)	09/16/1998	09/16/1998	09/16/1998	10/01/1998	0	10/06/1998	20	66,003.12	587,975.24	82,418.76
10)	11/13/1998	11/13/1998	02/01/1999	02/10/1999	80	02/12/1999	91	82,418.76	670,394.00	0.00
Final Loan Amount Including Accrued Interest										\$682,338.00
EAGL1WTS - Loan Number DWI-H280051-01								Final Allowable Loan Amount		\$336,786.00
1)	10/18/2000	10/18/2000	10/20/2000	10/24/2000	2	10/25/2000	7	17,100.00	17,100.00	319,686.00
2)	10/18/2000	10/18/2000	10/20/2000	10/25/2000	2	10/27/2000	9	26,002.00	43,102.00	293,684.00
3)	02/16/2001	02/16/2001	02/16/2001	02/22/2001	0	02/26/2001	10	8,460.00	51,562.00	285,224.00
4)	04/27/2001	04/27/2001	04/27/2001	05/01/2001	0	05/08/2001	11	10,996.20	62,558.20	274,227.80
5)	06/06/2001	06/06/2001	06/07/2001	06/11/2001	1	06/15/2001	9	199,113.60	261,671.80	75,114.20
6)	07/11/2001	07/11/2001	07/13/2001	07/16/2001	2	07/24/2001	13	30,586.20	292,258.00	44,528.00
7)	08/22/2001	08/24/2001	08/24/2001	08/28/2001	2	09/05/2001	14	43,483.00	335,741.00	1,045.00
8)	09/21/2001	09/21/2001	09/26/2001	11/01/2001	5	11/09/2001	49	1,045.00	336,786.00	0.00
Final Loan Amount Including Accrued Interest										\$339,869.00
EASTOXFORD1WSD - Loan Number DWI-H280084-01								Current Loan Amount		\$645,000.00
1)	08/20/2002	08/20/2002	08/20/2002	08/21/2002	0	08/27/2002	7	31,428.00	31,428.00	613,572.00
2)	08/20/2002	08/20/2002	08/20/2002	08/21/2002	0	09/05/2002	16	21,099.50	52,527.50	592,472.50
3)	11/04/2002	11/04/2002	11/12/2002	/ /	8	/ /	0	48,917.50	101,445.00	543,555.00
ELCWSD1D - Loan Number DWI-H280028-01								Final Allowable Loan Amount		\$296,572.00
1)	10/19/1998	10/19/1998	10/19/1998	10/29/1998	0	11/12/1998	24	14,234.00	14,234.00	282,338.00
2)	10/19/1998	10/19/1998	10/19/1998	11/05/1998	0	11/10/1998	22	21,800.00	36,034.00	260,538.00
3)	12/16/1998	12/16/1998	12/16/1998	01/04/1999	0	01/08/1999	23	5,936.63	41,970.63	254,601.37
4)	02/04/1999	02/04/1999	02/04/1999	02/15/1999	0	02/18/1999	14	70,429.45	112,400.08	184,171.92
5)	02/16/1999	02/16/1999	02/16/1999	02/22/1999	0	02/25/1999	9	48,760.35	161,160.43	135,411.57
6)	03/18/1999	03/18/1999	03/18/1999	03/22/1999	0	03/29/1999	11	75,391.22	236,551.65	60,020.35

Pay. No.	Date Received	Date Sent to PM	Date Approved	Payment Voucher Date	OPC Proc. Time	Date Check Mailed	Total Proc. Time	Payment Amount	Cumulative Amount Paid	Loan Amount Remaining
ELCWSD1D - Loan Number DWI-H280028-01								Final Allowable Loan Amount		\$296,572.00
7)	09/02/1999	09/03/1999	10/14/1999	10/25/1999	42	10/28/1999	56	60,020.06	296,571.71	0.29
								Final Loan Amount Including Accrued Interest		\$301,555.00
ELWA1D - Loan Number DWI-H280005-01								Final Allowable Loan Amount		\$876,570.00
1)	05/20/1998	05/20/1998	05/20/1998	06/08/1998	0	06/10/1998	21	43,838.00	43,838.00	832,732.00
2)	05/20/1998	05/20/1998	05/20/1998	06/08/1998	0	06/10/1998	21	23,429.00	67,267.00	809,303.00
3)	07/02/1998	07/02/1998	07/10/1998	07/23/1998	8	07/31/1998	29	40,871.00	108,138.00	768,432.00
4)	09/08/1998	09/08/1998	09/08/1998	09/24/1998	0	09/30/1998	22	190,120.70	298,258.70	578,311.30
5)	10/12/1998	10/12/1998	10/12/1998	11/05/1998	0	11/10/1998	29	111,856.89	410,115.59	466,454.41
6)	11/16/1998	11/17/1998	11/19/1998	12/11/1998	3	12/16/1998	30	83,505.73	493,621.32	382,948.68
7)	12/14/1998	12/14/1998	12/22/1998	01/12/1999	8	01/19/1999	36	126,554.48	620,175.80	256,394.20
8)	01/25/1999	01/25/1999	01/27/1999	02/02/1999	2	02/05/1999	11	69,182.25	689,358.05	187,211.95
9)	04/29/1999	04/30/1999	06/09/1999	06/24/1999	41	06/29/1999	61	187,212.10	876,570.15	-0.15
								Final Loan Amount Including Accrued Interest		\$887,981.00
FANNI1WD - Loan Number DWI-H280012-01								Final Allowable Loan Amount		\$592,792.00
1)	10/08/1997	10/08/1997	10/14/1997	10/24/1997	6	11/03/1997	26	30,427.00	30,427.00	562,365.00
2)	10/08/1997	10/08/1997	10/14/1997	11/06/1997	6	11/10/1997	33	21,060.00	51,487.00	541,305.00
3)	04/07/1998	04/07/1998	04/08/1998	04/23/1998	1	05/01/1998	24	53,141.00	104,628.00	488,164.00
4)	05/07/1998	05/07/1998	05/07/1998	05/14/1998	0	05/20/1998	13	87,462.00	192,090.00	400,702.00
5)	05/28/1998	05/28/1998	06/03/1998	06/11/1998	6	06/16/1998	19	41,728.00	233,818.00	358,974.00
6)	06/12/1998	06/12/1998	06/15/1998	06/22/1998	3	06/30/1998	18	89,749.80	323,567.80	269,224.20
7)	07/20/1998	07/21/1998	07/22/1998	07/28/1998	2	08/05/1998	16	99,593.96	423,161.76	169,630.24
8)	08/10/1998	08/10/1998	08/10/1998	08/25/1998	0	08/28/1998	18	50,155.69	473,317.45	119,474.55
9)	10/21/1998	10/21/1998	10/28/1998	11/05/1998	7	11/10/1998	20	67,018.00	540,335.45	52,456.55
10)	11/13/1998	11/16/1998	01/22/1999	02/02/1999	70	02/05/1999	84	52,456.25	592,791.70	0.30
								Final Loan Amount Including Accrued Interest		\$601,471.00
FARMWA1S - Loan Number DWI-H280058-01								Final Allowable Loan Amount		\$843,739.00
1)	10/02/2001	10/02/2001	10/04/2001	10/05/2001	2	10/10/2001	8	41,767.00	41,767.00	801,972.00
2)	10/02/2001	10/02/2001	10/04/2001	10/05/2001	2	10/17/2001	15	19,343.00	61,110.00	782,629.00
3)	12/18/2001	12/18/2001	12/18/2001	12/21/2001	0	01/08/2002	21	285,944.23	347,054.23	496,684.77
4)	01/29/2002	01/29/2002	01/29/2002	01/30/2002	0	02/12/2002	14	113,642.75	460,696.98	383,042.02
5)	02/20/2002	02/20/2002	02/21/2002	02/22/2002	1	03/11/2002	19	17,118.53	477,815.51	365,923.49
6)	03/15/2002	03/15/2002	03/15/2002	03/20/2002	0	03/27/2002	12	66,827.46	544,642.97	299,096.03
7)	04/09/2002	04/09/2002	04/09/2002	04/11/2002	0	04/24/2002	15	188,063.62	732,706.59	111,032.41
8)	05/20/2002	05/20/2002	05/21/2002	05/22/2002	1	05/30/2002	10	4,750.00	737,456.59	106,282.41
9)	06/25/2002	06/25/2002	08/01/2002	08/05/2002	37	08/22/2002	58	70,278.74	807,735.33	36,003.67
10)	08/02/2002	08/02/2002	08/21/2002	08/27/2002	19	09/06/2002	35	36,003.67	843,739.00	0.00
								Final Loan Amount Including Accrued Interest		\$852,467.00

DWSIRLF Loan Disbursement Record

Pay. No.	Date Received	Date Sent to PM	Date Approved	Payment Voucher Date	OPC Proc. Time	Date Check Mailed	Total Proc. Time	Payment Amount	Cumulative Amount Paid	Loan Amount Remaining
GLEN1WDS - Loan Number DWI-H280023-01								Current Loan Amount	\$838,896.00	
1)	09/20/2001	09/20/2001	09/20/2001	09/21/2001	0	09/27/2001	7	40,985.00	40,985.00	797,911.00
2)	09/20/2001	09/20/2001	09/20/2001	09/21/2001	0	10/03/2001	13	24,390.00	65,375.00	773,521.00
3)	12/17/2001	12/17/2001	12/28/2001	01/02/2002	11	01/11/2002	25	20,654.00	86,029.00	752,867.00
4)	01/10/2002	01/10/2002	01/10/2002	01/14/2002	0	01/28/2002	18	97,393.00	183,422.00	655,474.00
5)	03/20/2001	03/20/2001	03/20/2002	03/26/2002	365	03/28/2002	373	103,639.00	287,061.00	551,835.00
6)	04/30/2002	04/30/2002	04/30/2002	05/02/2002	0	05/10/2002	10	227,574.00	514,635.00	324,261.00
7)	05/13/2002	05/13/2002	05/14/2002	05/14/2002	1	05/23/2002	10	92,102.00	606,737.00	232,159.00
8)	06/14/2002	06/14/2002	06/14/2002	06/20/2002	0	07/01/2002	17	30,962.00	637,699.00	201,197.00
9)	07/24/2002	07/24/2002	07/25/2002	07/24/2002	1	08/14/2002	21	55,440.00	693,139.00	145,757.00
10)	07/03/2002	07/09/2002	08/12/2002	08/14/2002	40	08/26/2002	54	21,426.00	714,565.00	124,331.00
11)	08/12/2002	08/12/2002	10/02/2002	10/03/2002	51	10/10/2002	59	9,747.00	724,312.00	114,584.00
12)	10/11/2002	10/11/2002	11/13/2002	On Hold	33	/ /	0	108,758.00	833,070.00	5,826.00
GLOST1R - Loan Number DWI-H280059-01								Final Allowable Loan Amount	\$243,854.00	
1)	10/20/2000	10/20/2000	10/23/2000	10/26/2000	3	11/02/2000	13	12,500.00	12,500.00	231,354.00
2)	10/20/2000	10/20/2000	10/23/2000	10/26/2000	3	11/07/2000	18	10,000.00	22,500.00	221,354.00
3)	07/09/2001	07/09/2001	07/10/2001	07/10/2001	1	07/18/2001	9	8,026.00	30,526.00	213,328.00
4)	07/09/2001	07/09/2001	07/10/2001	07/18/2001	1	07/27/2001	18	6,044.67	36,570.67	207,283.33
5)	08/09/2001	08/10/2001	08/10/2001	08/13/2001	1	08/22/2001	13	38,707.94	75,278.61	168,575.39
6)	09/17/2001	09/17/2001	09/18/2001	09/19/2001	1	09/28/2001	11	20,002.00	95,280.61	148,573.39
7)	10/10/2001	10/10/2001	10/11/2001	10/12/2001	1	10/23/2001	13	38,004.69	133,285.30	110,568.70
8)	10/19/2001	10/19/2001	10/19/2001	10/22/2001	0	10/30/2001	11	49,879.24	183,164.54	60,689.46
9)	12/04/2001	12/04/2001	12/06/2001	12/11/2001	2	12/28/2001	24	39,256.85	222,421.39	21,432.61
10)	12/06/2001	12/06/2001	01/28/2002	01/30/2002	53	02/12/2002	68	21,432.61	243,854.00	0.00
Final Loan Amount Including Accrued Interest								\$247,034.00		
GLOST2W - Loan Number DWI-H280059-02								Final Allowable Loan Amount	\$218,860.00	
1)	09/06/2001	09/06/2001	09/06/2001	09/11/2001	0	09/12/2001	6	15,625.00	15,625.00	203,235.00
2)	09/06/2001	09/06/2001	09/06/2001	09/11/2001	0	09/19/2001	13	12,500.00	28,125.00	190,735.00
3)	01/22/2002	01/22/2002	01/22/2002	01/25/2002	0	02/08/2002	17	26,895.51	55,020.51	163,839.49
4)	02/05/2002	02/05/2002	02/05/2002	02/06/2002	0	02/13/2002	8	82,530.53	137,551.04	81,308.96
5)	04/02/2002	04/02/2002	04/05/2002	04/08/2002	3	04/18/2002	16	9,393.30	146,944.34	71,915.66
6)	05/29/2002	05/30/2002	05/31/2002	06/03/2002	2	06/11/2002	13	4,025.70	150,970.04	67,889.96
7)	07/17/2002	07/17/2002	07/18/2002	07/24/2002	1	08/14/2002	28	46,250.62	197,220.66	21,639.34
8)	08/06/2002	08/06/2002	08/20/2002	08/21/2002	14	08/30/2002	24	21,639.52	218,860.18	-0.18
Final Loan Amount Including Accrued Interest								\$220,550.00		
GREENF1S - Loan Number DWI-H280040-01								Final Allowable Loan Amount	\$274,783.00	
1)	03/05/1999	03/05/1999	03/05/1999	03/16/1999	0	03/25/1999	20	15,333.00	15,333.00	259,450.00
2)	03/05/1999	03/05/1999	03/05/1999	03/16/1999	0	03/25/1999	20	12,562.50	27,895.50	246,887.50
3)	05/13/1999	05/14/1999	05/14/1999	05/18/1999	1	05/21/1999	8	10,107.50	38,003.00	236,780.00
4)	07/30/1999	07/30/1999	08/03/1999	08/05/1999	4	08/31/1999	32	23,850.00	61,853.00	212,930.00
5)	10/27/1999	10/27/1999	10/28/1999	11/01/1999	1	11/05/1999	9	110,480.00	172,333.00	102,450.00

Pay. No.	Date Received	Date Sent to PM	Date Approved	Payment Voucher Date	OPC Proc. Time	Date Check Mailed	Total Proc. Time	Payment Amount	Cumulative Amount Paid	Loan Amount Remaining
GREENF1S - Loan Number DWI-H280040-01								Final Allowable Loan Amount		\$274,783.00
6)	12/01/1999	12/01/1999	12/01/1999	12/08/1999	0	12/14/1999	13	38,955.00	211,288.00	63,495.00
7)	01/06/2000	01/06/2000	01/06/2000	01/07/2000	0	01/12/2000	6	29,880.00	241,168.00	33,615.00
8)	01/21/2000	01/21/2000	01/21/2000	02/07/2000	0	02/10/2000	20	19,960.00	261,128.00	13,655.00
9)	03/15/2000	03/15/2000	04/17/2000	04/18/2000	33	04/26/2000	42	13,655.00	274,783.00	0.00
Final Loan Amount Including Accrued Interest										\$275,397.00
GREENF2W - Loan Number DWI-H280040-02								Final Allowable Loan Amount		\$461,113.00
1)	02/27/2001	02/27/2001	02/27/2001	03/02/2001	0	03/02/2001	3	22,190.00	22,190.00	438,923.00
2)	02/27/2001	02/27/2001	02/27/2001	03/02/2001	0	03/07/2001	8	17,900.00	40,090.00	421,023.00
3)	03/19/2001	03/19/2001	03/20/2001	03/23/2001	1	03/29/2001	10	17,900.00	57,990.00	403,123.00
4)	05/01/2001	05/01/2001	05/01/2001	05/02/2001	0	05/08/2001	7	131,625.00	189,615.00	271,498.00
5)	06/04/2001	06/04/2001	06/04/2001	06/12/2001	0	06/18/2001	14	93,500.00	283,115.00	177,998.00
6)	10/10/2001	10/10/2001	10/10/2001	10/12/2001	0	10/23/2001	13	49,550.00	332,665.00	128,448.00
7)	12/13/2001	12/14/2001	12/18/2001	12/21/2001	5	01/08/2002	26	75,258.00	407,923.00	53,190.00
8)	02/01/2002	02/01/2002	02/15/2002	02/20/2002	14	02/28/2002	27	53,190.00	461,113.00	0.00
Final Loan Amount Including Accrued Interest										\$466,745.00
HERNAN1S - Loan Number DWI-H280057-01								Final Allowable Loan Amount		\$746,094.00
1)	10/16/2000	10/17/2000	10/17/2000	10/18/2000	1	10/23/2000	7	42,470.00	42,470.00	703,624.00
2)	10/16/2000	10/17/2000	10/17/2000	10/23/2000	1	10/25/2000	9	30,825.00	73,295.00	672,799.00
3)	05/25/2001	05/25/2001	05/25/2001	05/29/2001	0	06/05/2001	11	158,601.53	231,896.53	514,197.47
4)	07/16/2001	07/16/2001	07/17/2001	07/18/2001	1	07/27/2001	11	172,696.55	404,593.08	341,500.92
5)	09/12/2001	09/12/2001	09/12/2001	09/18/2001	0	09/22/2001	10	215,199.26	619,792.34	126,301.66
6)	10/11/2001	10/11/2001	10/12/2001	10/15/2001	1	10/23/2001	12	19,602.96	639,395.30	106,698.70
7)	10/30/2001	10/30/2001	12/10/2001	12/28/2001	41	01/11/2002	73	106,699.14	746,094.44	-0.44
Final Loan Amount Including Accrued Interest										\$752,086.00
HERNAN2D - Loan Number DWI-H280057-02								Current Loan Amount		\$424,788.00
1)	10/11/2001	10/11/2001	10/12/2001	10/15/2001	1	10/17/2001	6	26,051.00	26,051.00	398,737.00
2)	10/11/2001	10/11/2001	10/12/2001	10/15/2001	1	10/23/2001	12	18,908.00	44,959.00	379,829.00
3)	05/07/2002	05/08/2002	05/08/2002	05/08/2002	1	05/15/2002	8	104,388.23	149,347.23	275,440.77
4)	07/08/2002	07/08/2002	07/08/2002	07/09/2002	0	07/23/2002	15	69,644.52	218,991.75	205,796.25
5)	09/09/2002	09/09/2002	09/09/2002	09/13/2002	0	09/25/2002	16	154,643.90	373,635.65	51,152.35
HILLWD1W - Loan Number DWI-H280048-01								Final Allowable Loan Amount		\$368,503.00
1)	08/14/2000	08/14/2000	08/16/2000	08/16/2000	2	08/28/2000	14	17,827.00	17,827.00	350,676.00
2)	08/14/2000	08/14/2000	08/16/2000	08/16/2000	2	08/30/2000	16	30,212.00	48,039.00	320,464.00
3)	10/10/2000	10/10/2000	10/12/2000	10/16/2000	2	10/18/2000	8	43,884.00	91,923.00	276,580.00
4)	11/02/2000	11/02/2000	11/03/2000	11/09/2000	1	11/15/2000	13	78,009.00	169,932.00	198,571.00
5)	12/22/2000	12/22/2000	12/27/2000	12/28/2000	5	01/11/2001	20	73,215.00	243,147.00	125,356.00
6)	01/24/2001	01/24/2001	01/29/2001	02/01/2001	5	02/06/2001	13	11,110.00	254,257.00	114,246.00
7)	02/26/2001	02/26/2001	03/08/2001	03/19/2001	10	03/21/2001	23	9,113.00	263,370.00	105,133.00
8)	03/01/2001	03/01/2001	03/08/2001	03/19/2001	7	03/21/2001	20	72,407.00	335,777.00	32,726.00

DWSIKLE Loan Disbursement Record

Pay. No.	Date Received	Date Sent to PM	Date Approved	Payment Voucher Date	OPC Proc. Time	Date Check Mailed	Total Proc. Time	Payment Amount	Cumulative Amount Paid	Loan Amount Remaining
HILLWD1W - Loan Number DWI-H280048-01								Final Allowable Loan Amount		\$368,503.00
9)	04/02/2001	04/02/2001	04/03/2001	04/12/2001	1	04/13/2001	11	2,700.00	338,477.00	30,026.00
10)	04/23/2001	04/23/2001	04/23/2001	05/25/2001	0	06/15/2001	53	30,026.00	368,503.00	0.00
Final Loan Amount Including Accrued Interest										\$371,647.00
HILLWD2W - Loan Number DWI-H280048-02								Final Allowable Loan Amount		\$457,257.00
1)	09/21/2001	09/21/2001	09/24/2001	09/26/2001	3	10/03/2001	12	22,311.00	22,311.00	434,946.00
2)	09/21/2001	09/21/2001	09/24/2001	09/26/2001	3	10/04/2001	13	19,447.00	41,758.00	415,499.00
3)	10/11/2001	10/11/2001	10/16/2001	10/18/2001	5	10/30/2001	19	74,083.06	115,841.06	341,415.94
4)	01/09/2002	01/09/2002	01/10/2002	01/17/2002	1	01/30/2002	21	123,923.56	239,764.62	217,492.38
5)	02/14/2002	02/14/2002	02/15/2002	02/20/2002	1	02/28/2002	14	92,317.93	332,082.55	125,174.45
6)	03/11/2002	03/11/2002	03/11/2002	03/12/2002	0	03/20/2002	9	58,601.00	390,683.55	66,573.45
7)	04/11/2002	04/11/2002	04/15/2002	04/22/2002	4	05/03/2002	22	20,978.10	411,661.65	45,595.35
8)	05/21/2002	05/21/2002	05/30/2002	07/24/2002	9	08/15/2002	86	45,595.80	457,257.45	-0.45
Final Loan Amount Including Accrued Interest										\$462,095.00
HILLWD3W - Loan Number DWI-H280048-03								Current Loan Amount		\$199,190.00
1)	06/14/2002	06/14/2002	06/19/2002	06/21/2002	5	06/24/2002	10	9,485.00	9,485.00	189,705.00
2)	06/14/2002	06/14/2002	06/19/2002	06/21/2002	5	07/01/2002	17	6,600.00	16,085.00	183,105.00
3)	07/18/2002	07/18/2002	07/18/2002	07/24/2002	0	08/14/2002	27	6,600.00	22,685.00	176,505.00
4)	09/12/2002	09/12/2002	09/13/2002	09/19/2002	1	09/27/2002	15	74,594.00	97,279.00	101,911.00
5)	11/08/2002	11/08/2002	11/12/2002	/ /	4	/ /	0	37,296.97	134,575.97	64,614.03
HOPWL1ST - Loan Number DWI-H280025-01								Current Loan Amount		\$362,000.00
1)	09/23/2002	09/23/2002	09/23/2002	09/24/2002	0	09/27/2002	4	17,238.00	17,238.00	344,762.00
2)	09/23/2002	09/23/2002	09/23/2002	09/24/2002	0	10/01/2002	8	12,598.00	29,836.00	332,164.00
3)	11/12/2002	11/12/2002	11/12/2002	/ /	0	/ /	0	12,597.84	42,433.84	319,566.16
HORNK1S - Loan Number DWI-H280033-01								Final Allowable Loan Amount		\$1,500,000.00
1)	08/13/1999	08/13/1999	08/27/1999	09/07/1999	14	09/23/1999	41	47,619.00	47,619.00	1,452,381.00
2)	11/19/1999	11/22/1999	11/22/1999	12/01/1999	3	12/03/1999	14	51,860.25	99,479.25	1,400,520.75
3)	01/31/2000	01/31/2000	01/31/2000	02/07/2000	0	02/10/2000	10	33,578.55	133,057.80	1,366,942.20
4)	02/09/2000	02/09/2000	02/09/2000	02/18/2000	0	02/24/2000	15	97,969.50	231,027.30	1,268,972.70
5)	03/22/2000	03/22/2000	03/23/2000	03/31/2000	1	04/12/2000	21	104,265.00	335,292.30	1,164,707.70
6)	03/22/2000	03/22/2000	03/23/2000	03/31/2000	1	04/12/2000	21	100,583.95	435,876.25	1,064,123.75
7)	05/08/2000	05/09/2000	05/09/2000	05/17/2000	1	05/22/2000	14	197,816.99	633,693.24	866,306.76
8)	05/08/2000	05/09/2000	05/09/2000	05/17/2000	1	05/22/2000	14	108,397.11	742,090.35	757,909.65
9)	07/10/2000	07/10/2000	07/11/2000	07/19/2000	1	07/26/2000	16	183,768.65	925,859.00	574,141.00
10)	07/28/2000	07/28/2000	07/28/2000	08/02/2000	0	08/11/2000	14	54,300.00	980,159.00	519,841.00
11)	09/15/2000	09/15/2000	09/18/2000	10/03/2000	3	10/06/2000	21	19,841.00	1,000,000.00	500,000.00
12)	12/18/2000	12/28/2000	01/17/2001	01/30/2001	30	01/30/2001	43	23,810.00	1,023,810.00	476,190.00
13)	12/20/2000	12/28/2000	01/17/2001	02/01/2001	28	02/06/2001	48	476,190.00	1,500,000.00	0.00
Final Loan Amount Including Accrued Interest										\$1,509,556.00

DWSIKLF Loan Disbursement Record

Pay. No.	Date Received	Date Sent to PM	Date Approved	Payment Voucher Date	OPC Proc. Time	Date Check Mailed	Total Proc. Time	Payment Amount	Cumulative Amount Paid	Loan Amount Remaining
HORNK2T - Loan Number DWI-H280033-02								Current Loan Amount		\$860,017.00
1)	08/26/2002	08/26/2002	/ /	On Hold	0	/ /	0	40,953.00	40,953.00	819,064.00
2)	08/26/2002	08/26/2002	/ /	On Hold	0	/ /	0	26,410.50	67,363.50	792,653.50
HUBWA1W - Loan Number DWI-H280042-01								Final Allowable Loan Amount		\$322,955.00
1)	11/02/1999	11/02/1999	11/02/1999	11/09/1999	0	11/18/1999	16	15,600.00	15,600.00	307,355.00
2)	11/02/1999	11/02/1999	11/02/1999	11/22/1999	0	11/23/1999	21	13,000.00	28,600.00	294,355.00
3)	12/10/1999	12/10/1999	12/13/1999	12/22/1999	3	12/30/1999	20	7,000.00	35,600.00	287,355.00
4)	02/14/2000	02/14/2000	02/17/2000	03/03/2000	3	03/14/2000	29	1,491.00	37,091.00	285,864.00
5)	04/13/2000	04/13/2000	04/13/2000	04/18/2000	0	04/26/2000	13	113,807.25	150,898.25	172,056.75
6)	08/09/2000	08/09/2000	08/10/2000	08/11/2000	1	08/23/2000	14	59,248.35	210,146.60	112,808.40
7)	11/29/2000	11/29/2000	12/08/2000	01/04/2001	9	01/11/2001	43	112,808.80	322,955.40	-0.40
Final Loan Amount Including Accrued Interest										\$324,908.00
HWY281D - Loan Number DWI-H280037-01								Final Allowable Loan Amount		\$243,008.00
1)	09/21/2000	09/21/2000	09/22/2000	09/26/2000	1	10/03/2000	12	11,905.00	11,905.00	231,103.00
2)	09/21/2000	09/21/2000	09/22/2000	10/03/2000	1	10/06/2000	15	28,500.00	40,405.00	202,603.00
3)	04/02/2001	04/02/2001	04/03/2001	04/09/2001	1	04/09/2001	7	58,422.56	98,827.56	144,180.44
4)	05/10/2001	05/10/2001	05/10/2001	05/15/2001	0	05/21/2001	11	82,981.95	181,809.51	61,198.49
5)	06/11/2001	06/11/2001	06/13/2001	06/14/2001	2	06/27/2001	16	25,817.52	207,627.03	35,380.97
6)	08/09/2001	08/10/2001	08/24/2001	08/28/2001	15	09/05/2001	27	35,380.54	243,007.57	0.43
Final Loan Amount Including Accrued Interest										\$244,850.00
HWY981WD - Loan Number DWI-H280050-01								Final Allowable Loan Amount		\$835,733.00
1)	11/03/2000	11/03/2000	11/03/2000	11/06/2000	0	11/09/2000	6	43,521.00	43,521.00	792,212.00
2)	11/03/2000	11/03/2000	11/03/2000	11/09/2000	0	11/15/2000	12	170,412.00	213,933.00	621,800.00
3)	04/06/2001	04/06/2001	04/11/2001	04/13/2001	5	04/20/2001	14	138,675.53	352,608.53	483,124.47
4)	05/03/2001	05/03/2001	05/04/2001	05/07/2001	1	05/15/2001	12	31,202.01	383,810.54	451,922.46
5)	06/19/2001	06/19/2001	06/19/2001	06/22/2001	0	06/29/2001	10	57,978.55	441,789.09	393,943.91
6)	06/20/2001	06/20/2001	06/20/2001	06/25/2001	0	07/10/2001	20	88,402.75	530,191.84	305,541.16
7)	09/03/2001	09/03/2001	09/05/2001	09/10/2001	2	09/19/2001	16	33,233.55	563,425.39	272,307.61
8)	09/17/2001	09/17/2001	09/17/2001	09/18/2001	0	09/28/2001	11	31,773.42	595,198.81	240,534.19
9)	10/16/2001	10/16/2001	10/16/2001	10/18/2001	0	10/30/2001	14	63,373.25	658,572.06	177,160.94
10)	11/27/2001	11/27/2001	11/30/2001	12/06/2001	3	12/13/2001	16	68,480.42	727,052.48	108,680.52
11)	12/31/2001	12/31/2001	02/13/2002	03/20/2002	44	03/27/2002	86	108,680.84	835,733.32	-0.32
Final Loan Amount Including Accrued Interest										\$845,371.00
IMPROV1W - Loan Number DWI-H280080-01								Current Loan Amount		\$334,323.00
1)	10/22/2001	10/23/2001	10/26/2001	10/30/2001	4	11/02/2001	11	15,920.00	15,920.00	318,403.00
2)	10/22/2001	10/23/2001	10/26/2001	10/30/2001	4	11/05/2001	14	12,500.00	28,420.00	305,903.00
3)	02/28/2002	02/28/2002	02/28/2002	03/04/2002	0	03/20/2002	20	97,136.00	125,556.00	208,767.00
4)	05/13/2002	05/13/2002	05/14/2002	05/14/2002	1	05/23/2002	10	26,029.40	151,585.40	182,737.60
5)	05/31/2002	05/31/2002	06/03/2002	06/05/2002	3	06/14/2002	14	48,796.00	200,381.40	133,941.60
6)	06/27/2002	06/27/2002	06/27/2002	07/02/2002	0	07/17/2002	20	63,633.08	264,014.48	70,308.52

DWSIKLE Loan Disbursement Record

Pay. No.	Date Received	Date Sent to PM	Date Approved	Payment Voucher Date	OPC Proc. Time	Date Check Mailed	Total Proc. Time	Payment Amount	Cumulative Amount Paid	Loan Amount Remaining
IMPROV1W - Loan Number DWI-H280080-01								Current Loan Amount		\$334,323.00
7)	09/11/2002	09/11/2002	09/11/2002	09/01/3202	0	09/25/2002	14	41,901.70	305,916.18	28,406.82
INGMR1WS - Loan Number DWI-H280075-01								Current Loan Amount		\$949,534.00
1)	08/21/2002	08/21/2002	08/21/2002	08/22/2002	0	08/27/2002	6	45,216.00	45,216.00	904,318.00
2)	08/21/2002	08/21/2002	08/21/2002	08/22/2002	0	09/05/2002	15	29,131.00	74,347.00	875,187.00
3)	11/08/2002	11/08/2002	11/13/2002	/ /	5	/ /	0	55,714.00	130,061.00	819,473.00
JCBS571D - Loan Number DWI-H280092-01								Current Loan Amount		\$1,466,757.00
1)	11/05/2002	11/05/2002	/ /	/ /	0	/ /	0	69,846.00	69,846.00	1,396,911.00
2)	11/05/2002	11/05/2002	/ /	/ /	0	/ /	0	41,592.00	111,438.00	1,355,319.00
JPUTIL1TWD - Loan Number DWI-H280068-01								Current Loan Amount		\$885,288.00
1)	07/23/2002	07/23/2002	07/24/2002	07/26/2002	1	08/07/2002	15	42,157.00	42,157.00	843,131.00
2)	07/23/2002	07/23/2002	07/24/2002	07/26/2002	1	08/14/2002	22	30,181.00	72,338.00	812,950.00
JayTT1T - Loan Number DWI-H280045-01								Final Allowable Loan Amount		\$304,371.00
1)	10/18/1999	10/18/1999	10/19/1999	10/25/1999	1	11/05/1999	18	15,438.00	15,438.00	288,933.00
2)	01/04/2000	01/04/2000	01/06/2000	01/07/2000	2	01/12/2000	8	25,777.00	41,215.00	263,156.00
3)	02/14/2000	02/14/2000	02/17/2000	03/03/2000	3	03/08/2000	23	27,900.00	69,115.00	235,256.00
4)	03/13/2000	03/13/2000	03/14/2000	03/23/2000	1	03/29/2000	16	19,080.00	88,195.00	216,176.00
5)	04/25/2000	04/25/2000	04/25/2000	05/04/2000	0	05/08/2000	13	44,820.00	133,015.00	171,356.00
6)	05/19/2000	05/19/2000	06/01/2000	06/05/2000	13	06/13/2000	25	100,418.40	233,433.40	70,937.60
7)	06/30/2000	06/30/2000	06/30/2000	07/10/2000	0	07/13/2000	13	13,068.00	246,501.40	57,869.60
8)	08/03/2000	08/03/2000	08/03/2000	08/04/2000	0	08/18/2000	15	16,915.50	263,416.90	40,954.10
9)	09/07/2000	09/07/2000	11/01/2000	11/06/2000	55	11/08/2000	62	40,954.10	304,371.00	0.00
Final Loan Amount Including Accrued Interest										\$306,742.00
LANG1S - Loan Number DWI-H280046-01								Final Allowable Loan Amount		\$413,394.00
1)	06/07/1999	06/08/1999	06/08/1999	06/11/1999	1	06/15/1999	8	18,048.00	18,048.00	395,346.00
2)	06/07/1999	06/08/1999	06/08/1999	06/25/1999	1	06/30/1999	23	15,075.00	33,123.00	380,271.00
3)	07/19/1999	07/19/1999	07/20/1999	07/21/1999	1	07/30/1999	11	15,075.00	48,198.00	365,196.00
4)	02/01/2000	02/01/2000	02/01/2000	02/07/2000	0	02/10/2000	9	49,500.00	97,698.00	315,696.00
5)	02/07/2000	02/07/2000	02/07/2000	02/11/2000	0	02/17/2000	10	371.00	98,069.00	315,325.00
6)	03/07/2000	03/07/2000	03/09/2000	03/16/2000	2	03/21/2000	14	193,220.00	291,289.00	122,105.00
7)	04/10/2000	04/10/2000	04/10/2000	04/14/2000	0	04/19/2000	9	43,625.00	334,914.00	78,480.00
8)	05/24/2000	05/24/2000	05/24/2000	05/30/2000	0	06/13/2000	20	54,425.00	389,339.00	24,055.00
9)	06/15/2000	06/15/2000	06/28/2000	07/10/2000	13	07/13/2000	28	24,055.00	413,394.00	0.00
Final Loan Amount Including Accrued Interest										\$414,322.00
LAWR1SD - Loan Number DWI-H280099-01								Current Loan Amount		\$0.00
1)	/ /	/ /	/ /	/ /	0	/ /	0	0.00	0.00	0.00

DWSIKLE Loan Disbursement Record

Pay. No.	Date Received	Date Sent to PM	Date Approved	Payment Voucher Date	OPC Proc. Time	Date Check Mailed	Total Proc. Time	Payment Amount	Cumulative Amount Paid	Loan Amount Remaining
LEESBG1S - Loan Number DWI-H280018-01								Final Allowable Loan Amount		\$259,550.00
1)	10/24/1997	10/24/1997	10/24/1997	11/04/1997	0	11/06/1997	13	13,950.00	13,950.00	245,600.00
2)	10/24/1997	10/24/1997	10/24/1997	11/10/1997	0	11/14/1997	21	9,000.00	22,950.00	236,600.00
3)	04/08/1998	04/08/1998	04/09/1998	04/20/1998	1	04/22/1998	14	9,000.00	31,950.00	227,600.00
4)	04/22/1998	04/22/1998	04/22/1998	05/11/1998	0	05/14/1998	22	98,956.35	130,906.35	128,643.65
5)	05/14/1998	05/15/1998	05/15/1998	05/22/1998	1	05/29/1998	15	29,282.85	160,189.20	99,360.80
6)	07/08/1998	07/08/1998	07/08/1998	07/23/1998	0	07/29/1998	21	29,935.80	190,125.00	69,425.00
7)	10/13/1998	10/13/1998	10/14/1998	11/05/1998	1	11/10/1998	28	36,315.00	226,440.00	33,110.00
8)	11/30/1998	11/30/1998	01/19/1999	01/25/1999	50	01/28/1999	59	33,110.00	259,550.00	0.00
Final Loan Amount Including Accrued Interest										\$262,480.00
LEESBG2SD - Loan Number DWI-H280018-02								Current Loan Amount		\$700,441.00
1)	10/19/2001	10/19/2001	10/19/2001	10/22/2001	0	10/24/2001	5	36,032.00	36,032.00	664,409.00
2)	10/19/2001	10/19/2001	10/19/2001	10/22/2001	0	10/30/2001	11	22,936.00	58,968.00	641,473.00
3)	05/09/2002	05/09/2002	05/09/2002	05/10/2002	0	05/16/2002	7	101,777.80	160,745.80	539,695.20
4)	06/28/2002	06/28/2002	06/28/2002	07/02/2002	0	07/17/2002	19	175,250.08	335,995.88	364,445.12
5)	08/26/2002	08/26/2002	08/27/2002	09/03/2002	1	09/24/2002	29	101,908.53	437,904.41	262,536.59
6)	09/30/2002	09/30/2002	10/02/2002	10/03/2002	2	10/10/2002	10	27,930.87	465,835.28	234,605.72
7)	10/17/2002	10/17/2002	10/17/2002	10/18/2002	0	10/25/2002	8	29,641.05	495,476.33	204,964.67
LIBHIL1W - Loan Number DWI-H280081-01								Current Loan Amount		\$269,855.00
1)	06/11/2002	06/11/2002	06/11/2002	06/17/2002	0	06/24/2002	13	12,850.00	12,850.00	257,005.00
2)	08/01/2002	08/01/2002	08/02/2002	07/24/2002	1	08/14/2002	13	11,086.00	23,936.00	245,919.00
3)	08/21/2002	08/21/2002	08/21/2002	08/27/2002	0	09/06/2002	16	7,363.00	31,299.00	238,556.00
4)	10/16/2002	10/16/2002	10/17/2002	10/18/2002	1	10/25/2002	9	56,502.18	87,801.18	182,053.82
5)	11/07/2002	11/07/2002	11/07/2002	/ /	0	/ /	0	44,270.17	132,071.35	137,783.65
LONGB1D - Loan Number DWI-H280008-01								Final Allowable Loan Amount		\$875,114.00
1)	10/30/1997	10/30/1997	10/31/1997	11/05/1997	1	11/11/1997	12	42,870.00	42,870.00	832,244.00
2)	10/30/1997	10/30/1997	10/31/1997	11/10/1997	1	11/14/1997	15	26,927.00	69,797.00	805,317.00
3)	03/02/1998	03/02/1998	03/02/1998	03/12/1998	0	03/17/1998	15	37,209.90	107,006.90	768,107.10
4)	04/07/1998	04/07/1998	04/07/1998	04/20/1998	0	04/22/1998	15	166,606.99	273,613.89	601,500.11
5)	05/04/1998	05/04/1998	05/04/1998	05/14/1998	0	05/20/1998	16	168,642.46	442,256.35	432,857.65
6)	06/08/1998	06/08/1998	06/08/1998	06/18/1998	0	06/24/1998	16	62,033.51	504,289.86	370,824.14
7)	07/08/1998	07/08/1998	07/08/1998	07/23/1998	0	07/29/1998	21	30,200.90	534,490.76	340,623.24
8)	08/03/1998	08/03/1998	08/03/1998	08/18/1998	0	08/21/1998	18	59,095.01	593,585.77	281,528.23
9)	08/31/1998	08/31/1998	08/31/1998	09/11/1998	0	09/16/1998	16	46,946.63	640,532.40	234,581.60
10)	10/12/1998	10/12/1998	10/12/1998	11/05/1998	0	11/10/1998	29	39,970.73	680,503.13	194,610.87
11)	11/03/1998	11/03/1998	11/03/1998	11/06/1998	0	11/23/1998	20	1,997.35	682,500.48	192,613.52
12)	12/21/1998	12/21/1998	12/22/1998	01/04/1999	1	01/08/1999	18	53,160.72	735,661.20	139,452.80
13)	01/22/1999	01/25/1999	01/25/1999	02/02/1999	3	02/05/1999	14	47,632.11	783,293.31	91,820.69
14)	03/02/1999	03/02/1999	05/14/1999	05/18/1999	73	05/21/1999	80	91,821.18	875,114.49	-0.49
Final Loan Amount Including Accrued Interest										\$888,538.00

DWSIKLF Loan Disbursement Record

Pay. No.	Date Received	Date Sent to PM	Date Approved	Payment Voucher Date	OPC Proc. Time	Date Check Mailed	Total Proc. Time	Payment Amount	Cumulative Amount Paid	Loan Amount Remaining
LONGB2W - Loan Number DWI-H280008-02								Final Allowable Loan Amount		\$353,175.00
1)	10/30/1997	10/30/1997	10/31/1997	11/05/1997	1	11/11/1997	12	14,793.00	14,793.00	338,382.00
2)	10/30/1997	10/30/1997	10/31/1997	11/10/1997	1	11/14/1997	15	10,907.00	25,700.00	327,475.00
3)	03/02/1998	03/02/1998	03/02/1998	03/12/1998	0	03/17/1998	15	16,224.42	41,924.42	311,250.58
4)	04/07/1998	04/07/1998	04/07/1998	04/20/1998	0	04/22/1998	15	40,622.50	82,546.92	270,628.08
5)	05/04/1998	05/04/1998	05/04/1998	05/14/1998	0	05/20/1998	16	15,170.00	97,716.92	255,458.08
6)	06/08/1998	06/08/1998	06/08/1998	06/18/1998	0	06/24/1998	16	425.00	98,141.92	255,033.08
7)	07/08/1998	07/08/1998	07/08/1998	07/23/1998	0	07/29/1998	21	1,147.50	99,289.42	253,885.58
8)	08/03/1998	08/03/1998	08/10/1998	08/25/1998	7	08/28/1998	25	13,388.05	112,677.47	240,497.53
9)	08/31/1998	08/31/1998	08/31/1998	09/11/1998	0	09/16/1998	16	45,765.58	158,443.05	194,731.95
10)	10/12/1998	10/12/1998	10/12/1998	11/05/1998	0	11/10/1998	29	53,885.50	212,328.55	140,846.45
11)	12/21/1998	12/21/1998	12/22/1998	01/04/1999	1	01/08/1999	18	59,078.37	271,406.92	81,768.08
12)	03/05/1999	03/05/1999	04/01/1999	04/07/1999	27	04/12/1999	38	81,768.32	353,175.24	-0.24
Final Loan Amount Including Accrued Interest										\$358,123.00
LONGB3D - Loan Number DWI-H280008-03								Final Allowable Loan Amount		\$271,494.00
1)	01/10/2000	01/10/2000	01/10/2000	01/12/2000	0	01/21/2000	11	14,584.00	14,584.00	256,910.00
2)	01/10/2000	01/10/2000	01/10/2000	01/21/2000	0	01/27/2000	17	11,284.00	25,868.00	245,626.00
3)	03/17/2000	03/17/2000	03/17/2000	03/23/2000	0	03/29/2000	12	11,992.00	37,860.00	233,634.00
4)	05/05/2000	05/05/2000	05/05/2000	05/17/2000	0	05/22/2000	17	46,385.90	84,245.90	187,248.10
5)	06/05/2000	06/05/2000	06/05/2000	06/06/2000	0	06/14/2000	9	8,540.85	92,786.75	178,707.25
6)	07/05/2000	07/05/2000	07/05/2000	07/12/2000	0	07/18/2000	13	23,121.93	115,908.68	155,585.32
7)	07/28/2000	07/28/2000	07/28/2000	08/02/2000	0	08/11/2000	14	27,148.29	143,056.97	128,437.03
8)	09/05/2000	09/05/2000	09/05/2000	09/18/2000	0	09/20/2000	15	49,025.77	192,082.74	79,411.26
9)	10/02/2000	10/02/2000	10/02/2000	10/13/2000	0	10/18/2000	16	22,806.72	214,889.46	56,604.54
10)	11/06/2000	11/06/2000	11/06/2000	11/07/2000	0	11/17/2000	11	9,506.09	224,395.55	47,098.45
11)	12/04/2000	12/04/2000	12/04/2000	12/08/2000	0	12/13/2000	9	3,696.47	228,092.02	43,401.98
12)	01/03/2001	01/03/2001	01/03/2001	01/04/2001	0	01/11/2001	8	2,307.77	230,399.79	41,094.21
13)	02/02/2001	02/02/2001	02/02/2001	02/08/2001	0	02/12/2001	10	12,346.46	242,746.25	28,747.75
14)	04/06/2001	04/06/2001	05/11/2001	05/15/2001	35	05/21/2001	45	28,748.00	271,494.25	-0.25
Final Loan Amount Including Accrued Interest										\$274,823.00
LWSBRG1T - Loan Number DWI-H280091-01								Current Loan Amount		\$1,294,569.00
1)	10/01/2002	10/01/2002	10/01/2002	10/03/2002	0	10/09/2002	8	61,646.00	61,646.00	1,232,923.00
2)	10/01/2002	10/01/2002	10/01/2002	10/03/2002	0	10/30/2002	29	39,981.50	101,627.50	1,192,941.50
MAGEE1WD - Loan Number DWI-H280087-01								Current Loan Amount		\$955,067.00
1)	10/01/2002	10/01/2002	10/01/2002	10/03/2002	0	10/09/2002	8	45,479.00	45,479.00	909,588.00
2)	10/01/2002	10/01/2002	10/01/2102	10/03/2002	3652	10/10/2002	9	33,192.00	78,671.00	876,396.00
MAGNO1D - Loan Number DWI-H280020-01								Final Allowable Loan Amount		\$686,486.00
1)	09/25/1997	09/25/1997	09/25/1997	10/06/1997	0	10/10/1997	15	47,620.00	47,620.00	638,866.00
2)	09/25/1997	09/25/1997	09/25/1997	10/06/1997	0	10/10/1997	15	48,128.50	95,748.50	590,737.50
3)	12/12/1997	12/12/1997	12/15/1997	12/24/1997	3	12/31/1997	19	30,496.50	126,245.00	560,241.00

DWSIRLF Loan Disbursement Record

Fay. No.	Date Received	Date Sent to PM	Date Approved	Payment Voucher Date	OPC Proc. Time	Date Check Mailed	Total Proc. Time	Payment Amount	Cumulative Amount Paid	Loan Amount Remaining
MAGNO1D - Loan Number DWI-H280020-01								Final Allowable Loan Amount	\$686,486.00	
4)	01/16/1998	01/20/1998	01/20/1998	02/03/1998	4	02/06/1998	21	43,080.40	169,325.40	517,160.60
5)	03/12/1998	03/12/1998	03/12/1998	03/20/1998	0	03/25/1998	13	146,417.60	315,743.00	370,743.00
6)	04/16/1998	04/16/1998	04/16/1998	04/24/1998	0	05/01/1998	15	118,257.21	434,000.21	252,485.79
7)	05/11/1998	05/12/1998	05/12/1998	05/22/1998	1	05/29/1998	18	5,469.04	439,469.25	247,016.75
8)	06/08/1998	06/08/1998	06/08/1998	06/18/1998	0	06/24/1998	16	2,222.05	441,691.30	244,794.70
9)	07/07/1998	07/07/1998	07/07/1998	07/23/1998	0	07/29/1998	22	2,024.64	443,715.94	242,770.06
10)	08/12/1998	08/12/1998	08/12/1998	08/25/1998	0	08/28/1998	16	62,684.09	506,400.03	180,085.97
11)	09/04/1998	09/04/1998	09/04/1998	09/24/1998	0	09/30/1998	26	56,511.57	562,911.60	123,574.40
12)	10/06/1998	10/07/1998	10/07/1998	10/19/1998	1	10/22/1998	16	16,724.10	579,635.70	106,850.30
13)	11/09/1998	11/09/1998	11/10/1998	12/03/1998	1	12/08/1998	29	24,848.36	604,484.06	82,001.94
14)	03/10/1999	03/10/1999	03/11/1999	03/16/1999	1	03/23/1999	13	68,205.41	672,689.47	13,796.53
15)	05/06/1999	05/06/1999	07/26/1999	07/27/1999	81	08/05/1999	91	13,796.25	686,485.72	0.28
Final Loan Amount Including Accrued Interest								\$702,298.00		
MAGNO2DT - Loan Number DWI-H280020-02								Final Allowable Loan Amount	\$868,121.00	
1)	09/25/1997	09/25/1997	09/25/1997	10/06/1997	0	10/10/1997	15	47,620.00	47,620.00	820,501.00
2)	09/25/1997	09/25/1997	09/25/1997	10/06/1997	0	10/10/1997	15	38,793.50	86,413.50	781,707.50
3)	12/12/1997	12/12/1997	12/15/1997	12/24/1997	3	12/31/1997	19	56,793.50	143,207.00	724,914.00
4)	01/20/1998	01/20/1998	01/20/1998	02/03/1998	0	02/06/1998	17	32,113.36	175,320.36	692,800.64
5)	02/13/1998	02/13/1998	02/13/1998	02/24/1998	0	02/27/1998	14	149,337.89	324,658.25	543,462.75
6)	03/12/1998	03/12/1998	03/12/1998	03/20/1998	0	03/25/1998	13	21,378.75	346,037.00	522,084.00
7)	04/16/1998	04/16/1998	04/16/1998	04/24/1998	0	05/01/1998	15	2,746.97	348,783.97	519,337.03
8)	05/11/1998	05/12/1998	05/12/1998	05/22/1998	1	05/29/1998	18	18,515.67	367,299.64	500,821.36
9)	06/08/1998	06/08/1998	06/08/1998	06/18/1998	0	06/24/1998	16	15,565.82	382,865.46	485,255.54
10)	07/07/1998	07/07/1998	07/07/1998	07/23/1998	0	07/29/1998	22	64,502.38	447,367.84	420,753.16
11)	08/12/1998	08/12/1998	08/12/1998	08/25/1998	0	08/28/1998	16	57,783.55	505,151.39	362,969.61
12)	09/04/1998	09/04/1998	09/04/1998	09/24/1998	0	09/30/1998	26	79,473.71	584,625.10	283,495.90
13)	10/06/1998	10/07/1998	10/07/1998	10/19/1998	1	10/22/1998	16	131,718.17	716,343.27	151,777.73
14)	11/09/1998	11/09/1998	11/10/1998	12/03/1998	1	12/08/1998	29	68,426.28	784,769.55	83,351.45
15)	12/14/1998	12/14/1998	12/15/1998	01/04/1999	1	01/08/1999	25	81,168.14	865,937.69	2,183.31
16)	03/10/1999	03/10/1999	03/11/1999	03/16/1999	1	03/23/1999	13	2,183.40	868,121.09	-0.09
Final Loan Amount Including Accrued Interest								\$889,567.00		
MARION1T - Loan Number DWI-H280006-01								Final Allowable Loan Amount	\$696,008.00	
1)	10/07/1998	10/07/1998	10/07/1998	/ /	0	10/19/1998	12	29,544.00	29,544.00	666,464.00
2)	10/07/1998	10/07/1998	10/07/1998	10/19/1998	0	10/22/1998	15	21,275.00	50,819.00	645,189.00
3)	07/27/1999	07/27/1999	07/28/1999	08/02/1999	1	08/18/1999	22	22,275.00	73,094.00	622,914.00
4)	10/25/1999	10/25/1999	10/26/1999	11/01/1999	1	11/05/1999	11	2,892.00	75,986.00	620,022.00
5)	10/25/1999	10/25/1999	10/26/1999	11/01/1999	1	11/05/1999	11	1,556.80	77,542.80	618,465.20
6)	11/29/1999	11/29/1999	11/29/1999	12/08/1999	0	12/14/1999	15	135,232.78	212,775.58	483,232.42
7)	12/06/1999	12/06/1999	12/06/1999	12/14/1999	0	12/16/1999	10	97,204.80	309,980.38	386,027.62
8)	03/08/2000	03/08/2000	03/20/2000	03/23/2000	12	03/29/2000	21	377,131.62	687,112.00	8,896.00
9)	04/20/2000	04/20/2000	04/26/2000	05/04/2000	6	05/08/2000	18	8,896.00	696,008.00	0.00

DWSIRLF Loan Disbursement Record

Pay. No.	Date Received	Date Sent to PM	Date Approved	Payment Voucher Date	OPC Proc. Time	Date Check Mailed	Total Proc. Time	Payment Amount	Cumulative Amount Paid	Loan Amount Remaining
Final Loan Amount Including Accrued Interest										\$709,064.00
MGLED1WR - Loan Number DWI-H280021-01								Final Allowable Loan Amount		\$247,486.00
1)	10/06/1997	10/06/1997	10/07/1997	10/24/1997	1	11/03/1997	28	18,375.00	18,375.00	229,111.00
2)	10/06/1997	10/06/1997	10/07/1997	10/06/1997	1	11/10/1997	35	14,700.00	33,075.00	214,411.00
3)	04/06/1998	04/06/1998	04/06/1998	04/23/1998	0	05/01/1998	25	41,304.36	74,379.36	173,106.64
4)	05/15/1998	05/15/1998	05/15/1998	05/22/1998	0	05/29/1998	14	10,321.54	84,700.90	162,785.10
5)	06/23/1998	06/23/1998	06/23/1998	07/07/1998	0	07/10/1998	17	15,920.90	100,621.80	146,864.20
6)	08/12/1998	08/12/1998	08/12/1998	08/25/1998	0	08/28/1998	16	25,000.00	125,621.80	121,864.20
7)	08/12/1998	08/12/1998	08/12/1998	08/25/1998	0	08/28/1998	16	30,807.92	156,429.72	91,056.28
8)	09/08/1998	09/08/1998	09/09/1998	09/24/1998	1	09/30/1998	22	13,183.60	169,613.32	77,872.68
9)	11/20/1998	11/20/1998	11/23/1998	12/11/1998	3	12/16/1998	26	19,728.04	189,341.36	58,144.64
10)	01/12/1999	01/12/1999	01/12/1999	01/21/1999	0	01/27/1999	15	29,815.11	219,156.47	28,329.53
11)	03/04/1999	03/04/1999	03/17/1999	03/19/1999	13	03/26/1999	22	28,329.53	247,486.00	0.00
Final Loan Amount Including Accrued Interest										\$252,214.00
MGLED2RS - Loan Number DWI-H280021-02								Final Allowable Loan Amount		\$60,813.00
1)	10/16/2000	10/17/2000	10/17/2000	10/18/2000	1	10/23/2000	7	4,063.00	4,063.00	56,750.00
2)	10/16/2000	10/17/2000	10/17/2000	10/23/2000	1	10/25/2000	9	3,250.00	7,313.00	53,500.00
3)	04/06/2001	04/06/2001	04/09/2001	04/10/2001	3	04/18/2001	12	1,875.00	9,188.00	51,625.00
4)	04/27/2001	04/27/2001	04/27/2001	05/02/2001	0	05/08/2001	11	46,268.75	55,456.75	5,356.25
5)	06/06/2001	06/06/2001	06/07/2001	06/11/2001	1	06/15/2001	9	4,775.00	60,231.75	581.25
6)	06/27/2001	06/27/2001	07/26/2001	08/20/2001	29	08/30/2001	64	581.25	60,813.00	0.00
Final Loan Amount Including Accrued Interest										\$61,094.00
MTCOM1WS - Loan Number DWI-H280072-01								Current Loan Amount		\$417,449.00
1)	08/30/2002	08/30/2002	09/03/2002	09/04/2002	4	09/10/2002	11	19,878.00	19,878.00	397,571.00
2)	08/30/2002	08/30/2002	09/03/2002	09/04/2002	4	09/18/2002	19	32,204.50	52,082.50	365,366.50
3)	10/17/2002	10/17/2002	10/17/2002	10/18/2002	0	10/25/2002	8	27,285.66	79,368.16	338,080.84
NCRLT1SD - Loan Number DWI-H280063-01								Current Loan Amount		\$1,273,714.00
1)	09/19/2001	09/19/2001	09/19/2001	09/20/2001	0	09/27/2001	8	65,185.00	65,185.00	1,208,529.00
2)	09/19/2001	09/19/2001	09/19/2001	09/20/2001	0	10/02/2001	13	49,508.50	114,693.50	1,159,020.50
3)	10/10/2001	10/10/2001	10/10/2001	10/12/2001	0	10/23/2001	13	2,376.37	117,069.87	1,156,644.13
4)	11/20/2001	11/20/2001	11/20/2001	11/28/2001	0	12/04/2001	14	3,446.97	120,516.84	1,153,197.16
5)	02/11/2002	02/11/2002	02/11/2002	02/13/2002	0	02/20/2002	9	145,228.85	265,745.69	1,007,968.31
6)	03/11/2002	03/11/2002	03/11/2002	03/12/2002	0	03/20/2002	9	161,515.28	427,260.97	846,453.03
7)	04/09/2002	04/09/2002	04/09/2002	04/11/2002	0	04/24/2002	15	186,708.36	613,969.33	659,744.67
8)	05/14/2002	05/14/2002	05/14/2002	05/16/2002	0	05/23/2002	9	184,830.50	798,799.83	474,914.17
9)	06/10/2002	06/10/2002	06/10/2002	06/11/2002	0	06/20/2002	10	83,979.80	882,779.63	390,934.37
10)	07/09/2002	07/09/2002	07/09/2002	07/12/2002	0	07/25/2002	16	32,287.00	915,066.63	358,647.37
11)	08/12/2002	08/12/2002	08/13/2002	08/14/2002	1	08/26/2002	14	38,606.74	953,673.37	320,040.63
12)	09/09/2002	09/09/2002	09/09/2002	09/09/2002	0	09/25/2002	16	75,658.50	1,029,331.87	244,382.13
13)	10/08/2002	10/08/2002	10/08/2002	10/15/2002	0	10/17/2002	9	68,759.00	1,098,090.87	175,623.13

Pay. No.	Date Received	Date Sent to PM	Date Approved	Payment Voucher Date	OPC Proc. Time	Date Check Mailed	Total Proc. Time	Payment Amount	Cumulative Amount Paid	Loan Amount Remaining
NDOWA1R - Loan Number DWI-H280022-01								Final Allowable Loan Amount		\$172,875.00
1)	10/08/1997	10/08/1997	10/08/1997	10/24/1997	0	11/03/1997	26	7,225.00	7,225.00	165,650.00
2)	10/08/1997	10/08/1997	10/08/1997	11/06/1997	0	11/10/1997	33	6,000.00	13,225.00	159,650.00
3)	01/27/1998	01/27/1998	02/11/1998	02/24/1998	15	02/27/1998	31	66,135.00	79,360.00	93,515.00
4)	03/09/1998	03/09/1998	03/09/1998	03/19/1998	0	03/24/1998	15	7,000.00	86,360.00	86,515.00
5)	04/30/1998	04/30/1998	05/01/1998	05/14/1998	1	05/20/1998	20	23,797.50	110,157.50	62,717.50
6)	06/01/1998	06/01/1998	06/08/1998	06/22/1998	7	06/30/1998	29	4,517.50	114,675.00	58,200.00
7)	07/23/1998	07/23/1998	09/15/1998	10/01/1998	54	10/06/1998	75	58,200.00	172,875.00	0.00
Final Loan Amount Including Accrued Interest										\$174,462.00
NEMSR1T - Loan Number DWI-H280029-01								Final Allowable Loan Amount		\$934,744.00
1)	06/11/1998	06/12/1998	06/12/1998	06/25/1998	1	06/19/1998	8	47,619.00	47,619.00	887,125.00
2)	06/11/1998	06/12/1998	06/12/1998	06/25/1998	1	06/30/1998	19	42,187.00	89,806.00	844,938.00
3)	09/03/1998	09/04/1998	09/04/1998	09/24/1998	1	09/30/1998	27	42,171.00	131,977.00	802,767.00
4)	09/30/1998	09/30/1998	09/30/1998	10/09/1998	0	10/14/1998	14	24,260.45	156,237.45	778,506.55
5)	12/28/1998	12/28/1998	12/29/1998	01/12/1999	1	01/19/1999	22	246,314.65	402,552.10	532,191.90
6)	02/01/1999	02/01/1999	02/02/1999	02/10/1999	1	02/12/1999	11	19,389.30	421,941.40	512,802.60
7)	03/01/1999	03/01/1999	03/02/1999	03/04/1999	1	03/15/1999	14	218,718.70	640,660.10	294,083.90
8)	04/01/1999	04/01/1999	04/01/1999	04/05/1999	0	04/12/1999	11	146,870.17	787,530.27	147,213.73
9)	06/02/1999	06/02/1999	06/03/1999	06/16/1999	1	06/18/1999	16	63,208.52	850,738.79	84,005.21
10)	07/06/1999	07/06/1999	07/09/1999	07/20/1999	3	07/29/1999	23	22,401.55	873,140.34	61,603.66
11)	08/26/1999	08/26/1999	10/15/1999	10/25/1999	50	10/28/1999	63	61,603.66	934,744.00	0.00
Final Loan Amount Including Accrued Interest										\$953,956.00
NEMSR2S - Loan Number DWI-H280029-02								Final Allowable Loan Amount		\$846,122.00
1)	09/03/1998	09/04/1998	09/04/1998	09/24/1998	1	09/30/1998	27	41,372.00	41,372.00	804,750.00
2)	09/03/1998	09/04/1998	09/04/1998	09/24/1998	1	09/30/1998	27	30,705.50	72,077.50	774,044.50
3)	11/24/1998	11/24/1998	11/24/1998	12/11/1998	0	12/16/1998	22	30,705.50	102,783.00	743,339.00
4)	12/28/1998	12/28/1998	12/29/1998	01/12/1999	1	01/19/1999	22	31,193.97	133,976.97	712,145.03
5)	02/01/1999	02/01/1999	02/01/1999	02/10/1999	0	02/12/1999	11	159,277.77	293,254.74	552,867.26
6)	03/01/1999	03/01/1999	03/02/1999	03/04/1999	1	03/15/1999	14	141,103.47	434,358.21	411,763.79
7)	03/30/1999	03/30/1999	03/30/1999	04/05/1999	0	04/08/1999	9	259,341.36	693,699.57	152,422.43
8)	04/27/1999	04/29/1999	04/30/1999	05/12/1999	3	05/18/1999	21	56,149.46	749,849.03	96,272.97
9)	05/24/1999	05/24/1999	05/28/1999	06/03/1999	4	06/08/1999	15	42,339.37	792,188.40	53,933.60
10)	07/06/1999	07/06/1999	10/15/1999	10/25/1999	101	10/28/1999	114	53,934.00	846,122.40	-0.40
Final Loan Amount Including Accrued Interest										\$862,124.00
NEMSR3T - Loan Number DWI-H280029-03								Final Allowable Loan Amount		\$1,125,905.00
1)	11/03/1999	11/03/1999	11/12/1999	11/22/1999	9	12/08/1999	35	47,619.00	47,619.00	1,078,286.00
2)	11/03/1999	11/03/1999	11/12/1999	12/01/1999	9	12/03/1999	30	53,545.50	101,164.50	1,024,740.50
3)	02/01/2000	02/01/2000	02/29/2000	03/03/2000	28	03/08/2000	36	27,364.50	128,529.00	997,376.00
4)	07/10/2000	07/10/2000	08/09/2000	08/10/2000	30	08/14/2000	35	5,996.00	134,525.00	991,380.00
5)	07/31/2000	07/31/2000	07/31/2000	08/10/2000	0	08/18/2000	18	25,459.20	159,984.20	965,920.80
6)	08/28/2000	08/28/2000	08/28/2000	08/31/2000	0	09/13/2000	16	277,828.80	437,813.00	688,092.00

DWSIRLT Loan Disbursement Record

Pay. No.	Date Received	Date Sent to PM	Date Approved	Payment Voucher Date	OPC Proc. Time	Date Check Mailed	Total Proc. Time	Payment Amount	Cumulative Amount Paid	Loan Amount Remaining
NEMSR3T - Loan Number DWI-H280029-03								Final Allowable Loan Amount	\$1,125,905.00	
7)	10/02/2000	10/02/2000	10/02/2000	10/13/2000	0	10/18/2000	16	57,729.00	495,542.00	630,363.00
8)	10/30/2000	10/30/2000	10/30/2000	10/31/2000	0	11/07/2000	8	140,221.70	635,763.70	490,141.30
9)	11/21/2000	11/21/2000	11/21/2000	12/01/2000	0	12/05/2000	14	151,951.53	787,715.23	338,189.77
10)	12/22/2000	12/22/2000	01/17/2001	01/19/2001	26	01/25/2001	34	24,030.29	811,745.52	314,159.48
11)	01/30/2001	01/30/2001	01/30/2001	02/01/2001	0	02/06/2001	7	64,090.40	875,835.92	250,069.08
12)	02/27/2001	02/27/2001	03/01/2001	03/07/2001	2	03/09/2001	10	12,295.60	888,131.52	237,773.48
13)	03/27/2001	03/27/2001	03/28/2001	04/09/2001	1	04/09/2001	13	96,722.48	984,854.00	141,051.00
14)	05/01/2001	05/01/2001	05/01/2001	05/02/2001	0	05/08/2001	7	122,330.00	1,107,184.00	18,721.00
15)	05/30/2001	05/30/2001	07/31/2001	08/03/2001	62	08/10/2001	72	18,721.00	1,125,905.00	0.00
Final Loan Amount Including Accrued Interest								\$1,145,712.00		
NEMSR4T - Loan Number DWI-H280029-04								Final Allowable Loan Amount	\$1,500,000.00	
1)	10/31/2000	10/31/2000	11/02/2000	11/06/2000	2	11/09/2000	9	71,429.00	71,429.00	1,428,571.00
2)	10/31/2000	10/31/2000	11/02/2000	11/09/2000	2	11/15/2000	15	59,971.00	131,400.00	1,368,600.00
3)	03/05/2001	03/05/2001	03/21/2001	03/23/2001	16	03/29/2001	24	58,044.00	189,444.00	1,310,556.00
4)	02/27/2001	02/27/2001	03/21/2001	03/23/2001	22	03/29/2001	30	21,632.00	211,076.00	1,288,924.00
5)	05/30/2001	05/30/2001	06/05/2001	06/11/2001	6	06/15/2001	16	290,771.36	501,847.36	998,152.64
6)	07/02/2001	07/03/2001	07/05/2001	07/10/2001	3	07/18/2001	16	195,429.90	697,277.26	802,722.74
7)	08/02/2001	08/02/2001	08/02/2001	08/07/2001	0	08/15/2001	13	177,718.64	874,995.90	625,004.10
8)	08/28/2001	08/28/2001	08/28/2001	09/05/2001	0	09/14/2001	17	329,604.84	1,204,600.74	295,399.26
9)	10/02/2001	10/02/2001	10/03/2001	10/04/2001	1	10/17/2001	15	188,218.50	1,392,819.24	107,180.76
10)	10/30/2001	10/30/2001	10/30/2001	11/02/2001	0	11/09/2001	10	56,273.83	1,449,093.07	50,906.93
11)	01/11/2002	01/14/2002	01/14/2002	01/17/2002	3	01/30/2002	19	35,258.93	1,484,352.00	15,648.00
12)	04/02/2002	04/02/2002	05/10/2002	05/14/2002	38	05/23/2002	51	15,648.00	1,500,000.00	0.00
Final Loan Amount Including Accrued Interest								\$1,531,841.00		
NESBIT1WTSD - Loan Number DWI-H280060-01								Current Loan Amount	\$1,478,730.00	
1)	08/06/2002	08/06/2002	08/06/2002	08/07/2002	0	08/08/2002	2	70,416.00	70,416.00	1,408,314.00
2)	08/06/2002	08/06/2002	08/06/2002	08/06/2002	0	08/19/2002	13	53,481.00	123,897.00	1,354,833.00
NEWHOPE1WT - Loan Number DWI-H280076-01								Current Loan Amount	\$371,219.00	
1)	10/17/2001	10/18/2001	10/18/2001	10/19/2001	1	10/22/2001	5	19,838.00	19,838.00	351,381.00
2)	10/17/2001	10/18/2001	10/18/2001	10/19/2001	1	11/09/2001	23	13,766.00	33,604.00	337,615.00
3)	05/14/2002	05/14/2002	05/14/2002	05/14/2002	0	05/23/2002	9	19,166.00	52,770.00	318,449.00
4)	06/06/2002	06/06/2002	06/07/2002	06/10/2002	1	06/18/2002	12	52,887.00	105,657.00	265,562.00
5)	09/16/2002	09/16/2002	09/17/2002	09/19/2002	1	09/27/2002	11	58,492.40	164,149.40	207,069.60
6)	10/16/2002	10/16/2002	10/16/2002	10/18/2002	0	10/25/2002	9	151,868.45	316,017.85	55,201.15
NHIND1WS - Loan Number DWI-H280047-01								Final Allowable Loan Amount	\$666,070.00	
1)	07/19/2000	07/19/2000	07/19/2000	07/20/2000	0	08/08/2000	20	31,718.00	31,718.00	634,352.00
2)	07/19/2000	07/19/2000	07/19/2000	07/20/2000	0	08/11/2000	23	51,251.00	82,969.00	583,101.00
3)	08/04/2000	08/04/2000	08/04/2000	08/08/2000	0	08/17/2000	13	38,880.00	121,849.00	544,221.00
4)	08/28/2000	08/28/2000	08/28/2000	08/31/2000	0	09/13/2000	16	140,940.81	262,789.81	403,280.19

DWI SIKLE Loan Disbursement Record

Pay. No.	Date Received	Date Sent to PM	Date Approved	Payment Voucher Date	OPC Proc. Time	Date Check Mailed	Total Proc. Time	Payment Amount	Cumulative Amount Paid	Loan Amount Remaining
NHIND1WS - Loan Number DWI-H280047-01								Final Allowable Loan Amount		\$666,070.00
5)	10/11/2000	10/11/2000	10/11/2000	10/16/2000	0	10/18/2000	7	31,500.00	294,289.81	371,780.19
6)	12/06/2000	12/06/2000	12/06/2000	12/08/2000	0	12/13/2000	7	48,900.00	343,189.81	322,880.19
7)	01/04/2001	01/04/2001	01/04/2001	01/19/2001	0	01/24/2001	20	88,750.00	431,939.81	234,130.19
8)	02/27/2001	02/27/2001	02/27/2001	03/02/2001	0	03/07/2001	8	14,550.00	446,489.81	219,580.19
9)	04/25/2001	04/25/2001	04/25/2001	05/02/2001	0	05/08/2001	13	106,361.69	552,851.50	113,218.50
10)	05/22/2001	05/22/2001	05/22/2001	05/25/2001	0	06/05/2001	14	18,525.00	571,376.50	94,693.50
11)	06/04/2001	06/04/2001	06/04/2001	06/12/2001	0	06/18/2001	14	72,926.69	644,303.19	21,766.81
12)	07/16/2001	07/16/2001	08/06/2001	08/07/2001	21	08/15/2001	30	21,766.81	666,070.00	0.00
Final Loan Amount Including Accrued Interest										\$670,446.00
OAKGV1SD - Loan Number DWI-H280082-01								Current Loan Amount		\$475,305.00
1)	06/19/2002	06/19/2002	06/19/2002	06/21/2002	0	06/24/2002	5	22,634.00	22,634.00	452,671.00
2)	06/19/2002	06/19/2002	06/19/2002	06/21/2002	0	07/01/2002	12	18,035.50	40,669.50	434,635.50
OCEAN1D - Loan Number DWI-H280035-01								Final Allowable Loan Amount		\$631,458.00
1)	05/18/2000	05/18/2000	05/24/2000	05/25/2000	6	06/06/2000	19	46,765.00	46,765.00	584,693.00
2)	05/18/2000	05/18/2000	05/24/2000	05/25/2000	6	06/13/2000	26	32,763.00	79,528.00	551,930.00
3)	09/21/2000	09/21/2000	09/21/2000	10/03/2000	0	10/06/2000	15	215,937.52	295,465.52	335,992.48
4)	10/25/2000	10/25/2000	10/26/2000	10/30/2000	1	11/07/2000	13	164,122.77	459,588.29	171,869.71
5)	12/13/2000	12/13/2000	12/14/2000	12/15/2000	1	12/21/2000	8	75,256.11	534,844.40	96,613.60
6)	01/24/2001	01/24/2001	01/25/2001	02/01/2001	1	02/06/2001	13	33,983.77	568,828.17	62,629.83
7)	03/23/2001	03/23/2001	04/02/2001	04/25/2001	10	05/04/2001	42	62,629.52	631,457.69	0.31
Final Loan Amount Including Accrued Interest										\$634,072.00
OCEAN2SD - Loan Number DWI-H280035-02								Current Loan Amount		\$1,109,858.00
1)	08/30/2002	08/30/2002	08/30/2002	09/03/2002	0	09/10/2002	11	52,850.00	52,850.00	1,057,008.00
2)	08/30/2002	08/30/2002	08/30/2002	09/03/2002	0	09/24/2002	25	38,410.00	91,260.00	1,018,598.00
OLIVE1D - Loan Number DWI-H280049-01								Current Loan Amount		\$807,640.00
1)	02/22/2001	02/22/2001	02/23/2001	03/02/2001	1	03/02/2001	8	50,331.00	50,331.00	757,309.00
2)	02/22/2001	02/22/2001	02/23/2001	03/02/2001	1	03/07/2001	13	34,654.50	84,985.50	722,654.50
3)	07/03/2001	07/03/2001	07/03/2001	07/10/2001	0	07/18/2001	15	396,418.04	481,403.54	326,236.46
4)	09/25/2001	09/25/2001	09/25/2001	09/26/2001	0	10/04/2001	9	2,919.92	484,323.46	323,316.54
5)	09/25/2001	09/25/2001	09/25/2001	09/26/2001	0	10/04/2001	9	117,975.17	602,298.63	205,341.37
6)	10/31/2001	10/31/2001	01/30/2002	02/04/2002	91	02/12/2002	104	205,341.37	807,640.00	0.00
OLIVE2D - Loan Number DWI-H280049-02								Final Allowable Loan Amount		\$1,113,659.00
1)	11/10/2000	11/10/2000	11/14/2000	11/16/2000	4	11/21/2000	11	68,628.00	68,628.00	1,045,031.00
2)	11/10/2000	11/10/2000	11/14/2000	11/27/2000	4	11/29/2000	19	46,124.50	114,752.50	998,906.50
3)	07/03/2001	07/03/2001	07/03/2001	07/10/2001	0	07/18/2001	15	317,387.57	432,140.07	681,518.93
4)	09/24/2001	09/25/2001	09/25/2001	09/26/2001	1	10/04/2001	10	131,516.80	563,656.87	550,002.13
5)	09/25/2001	09/25/2001	09/25/2001	09/26/2001	0	10/04/2001	9	65,412.46	629,069.33	484,589.67
6)	01/10/2002	01/10/2002	02/08/2002	03/11/2002	29	03/20/2002	69	484,589.67	1,113,659.00	0.00
Final Loan Amount Including Accrued Interest										\$1,121,123.00

DWSIRLF Loan Disbursement Record

Pay. No.	Date Received	Date Sent to PM	Date Approved	Payment Voucher Date	OPC Proc. Time	Date Check Mailed	Total Proc. Time	Payment Amount	Cumulative Amount Paid	Loan Amount Remaining
PASC1T - Loan Number DWI-H280044-01								Final Allowable Loan Amount	\$1,500,000.00	
1)	09/28/1999	09/28/1999	09/28/1999	09/29/1999	0	10/08/1999	10	47,619.00	47,619.00	1,452,381.00
2)	09/28/1999	09/28/1999	09/28/1999	10/01/1999	0	10/08/1999	10	120,000.00	167,619.00	1,332,381.00
3)	10/22/1999	10/22/1999	10/22/1999	11/01/1999	0	11/05/1999	14	550,000.00	717,619.00	782,381.00
4)	12/06/1999	12/06/1999	12/13/1999	12/16/1999	7	12/21/1999	15	182,381.00	900,000.00	600,000.00
5)	12/30/1999	12/30/1999	01/07/2000	01/24/2000	8	01/27/2000	28	50,000.00	950,000.00	550,000.00
6)	03/20/2000	03/20/2000	06/08/2000	06/13/2000	80	06/26/2000	98	50,000.00	1,000,000.00	500,000.00
7)	06/08/2000	06/08/2000	08/07/2000	08/08/2000	60	08/14/2000	67	23,810.00	1,023,810.00	476,190.00
8)	06/08/2000	06/08/2000	08/07/2000	08/08/2000	60	08/18/2000	71	476,190.00	1,500,000.00	0.00
Final Loan Amount Including Accrued Interest								\$1,504,518.00		
PASC2T - Loan Number DWI-H280044-02								Final Allowable Loan Amount	\$1,500,000.00	
1)	09/28/1999	09/28/1999	09/28/1999	09/29/1999	0	10/08/1999	10	47,619.00	47,619.00	1,452,381.00
2)	09/28/1999	09/28/1999	09/28/1999	10/01/1999	0	10/08/1999	10	110,000.00	157,619.00	1,342,381.00
3)	10/22/1999	10/22/1999	10/22/1999	11/01/1999	0	11/05/1999	14	485,350.00	642,969.00	857,031.00
4)	12/06/1999	12/06/1999	12/13/1999	12/16/1999	7	12/21/1999	15	257,031.00	900,000.00	600,000.00
5)	12/30/1999	12/30/1999	01/05/2000	01/07/2000	6	01/12/2000	13	50,000.00	950,000.00	550,000.00
6)	03/20/2000	03/20/2000	06/08/2000	06/13/2000	80	06/26/2000	98	50,000.00	1,000,000.00	500,000.00
7)	06/08/2000	06/08/2000	08/07/2000	08/08/2000	60	08/14/2000	67	23,810.00	1,023,810.00	476,190.00
8)	06/08/2000	06/08/2000	08/07/2000	08/08/2000	60	08/18/2000	71	476,190.00	1,500,000.00	0.00
Final Loan Amount Including Accrued Interest								\$1,504,518.00		
PASC3D - Loan Number DWI-H280044-03								Final Allowable Loan Amount	\$383,984.00	
1)	10/12/1999	10/12/1999	10/12/1999	10/13/1999	0	10/22/1999	10	17,700.00	17,700.00	366,284.00
2)	10/12/1999	10/12/1999	10/12/1999	10/26/1999	0	11/02/1999	21	13,000.00	30,700.00	353,284.00
3)	03/23/2000	03/23/2000	03/24/2000	03/31/2000	1	04/12/2000	20	196,327.40	227,027.40	156,956.60
4)	05/22/2000	05/22/2000	06/30/2000	07/10/2000	39	07/13/2000	52	156,956.55	383,983.95	0.05
Final Loan Amount Including Accrued Interest								\$383,984.00		
PASC4DW - Loan Number DWI-H280044-04								Final Allowable Loan Amount	\$1,133,883.00	
1)	08/15/2001	08/16/2001	08/16/2001	08/17/2001	1	08/28/2001	13	71,429.00	71,429.00	1,062,454.00
2)	08/15/2001	08/16/2001	08/16/2001	08/17/2001	1	08/24/2001	9	50,750.00	122,179.00	1,011,704.00
3)	03/01/2002	03/01/2002	03/04/2002	03/06/2002	3	03/21/2002	20	247,305.80	369,484.80	764,398.20
4)	04/11/2002	04/11/2002	04/11/2002	04/15/2002	0	04/24/2002	13	193,660.89	563,145.69	570,737.31
5)	06/13/2002	06/13/2002	06/13/2002	06/17/2002	0	07/01/2002	18	115,703.08	678,848.77	455,034.23
6)	07/15/2002	07/15/2002	08/30/2002	09/03/2002	46	09/24/2002	71	455,034.28	1,133,883.05	-0.05
Final Loan Amount Including Accrued Interest								\$1,141,222.00		
PASC5S - Loan Number DWI-H280044-05								Final Allowable Loan Amount	\$718,356.00	
1)	09/06/2001	09/06/2001	09/06/2001	09/11/2001	0	09/12/2001	6	35,200.00	35,200.00	683,156.00
2)	09/06/2001	09/06/2001	09/06/2001	09/11/2001	0	09/19/2001	13	25,000.00	60,200.00	658,156.00
3)	11/13/2001	11/13/2001	11/13/2001	11/19/2001	0	12/04/2001	21	176,989.24	237,189.24	481,166.76
4)	04/11/2002	04/11/2002	04/11/2002	04/15/2002	0	04/24/2002	13	239,125.60	476,314.84	242,041.16
5)	06/13/2002	06/13/2002	06/13/2002	06/17/2002	0	07/01/2002	18	178,239.41	654,554.25	63,801.75
6)	07/15/2002	07/15/2002	08/30/2002	09/03/2002	46	09/24/2002	71	63,801.49	718,355.74	0.26

DWSIRLE Loan Disbursement Record

Pay. No.	Date Received	Date Sent to PM	Date Approved	Payment Voucher Date	OPC Proc. Time	Date Check Mailed	Total Proc. Time	Payment Amount	Cumulative Amount Paid	Loan Amount Remaining
Final Loan Amount Including Accrued Interest										\$727,316.00
PASC6T - Loan Number DWI-H280044-06								Final Allowable Loan Amount	\$1,500,000.00	
1)	09/06/2001	09/06/2001	09/06/2001	09/11/2001	0	09/12/2001	6	71,429.00	71,429.00	1,428,571.00
2)	09/06/2001	09/06/2001	09/06/2001	09/11/2001	0	09/19/2001	13	52,562.50	123,991.50	1,376,008.50
3)	03/01/2002	03/01/2002	03/04/2002	03/06/2002	3	03/21/2002	20	1,060,210.89	1,184,202.39	315,797.61
4)	04/11/2002	04/11/2002	04/11/2002	04/15/2002	0	04/24/2002	13	89,924.22	1,274,126.61	225,873.39
5)	06/13/2002	06/13/2002	08/30/2002	09/03/2002	78	09/24/2002	103	225,873.39	1,500,000.00	0.00
Final Loan Amount Including Accrued Interest										\$1,524,037.00
PEARL1D - Loan Number DWI-H280055-01								Current Loan Amount	\$338,609.00	
1)	10/25/2001	10/25/2001	10/26/2001	10/30/2001	1	11/01/2001	7	24,192.00	24,192.00	314,417.00
2)	10/25/2001	10/25/2001	10/26/2001	10/30/2001	1	11/05/2001	11	19,522.50	43,714.50	294,894.50
3)	08/26/2002	08/26/2002	08/29/2002	09/03/2002	3	09/24/2002	29	6,346.00	50,060.50	288,548.50
PEARL3D - Loan Number DWI-H280055-03								Current Loan Amount	\$777,000.00	
1)	10/02/2001	10/02/2001	10/02/2001	10/03/2001	0	10/10/2001	8	37,000.00	37,000.00	740,000.00
2)	10/02/2001	10/02/2001	10/02/2001	10/03/2001	0	10/17/2001	15	45,300.00	82,300.00	694,700.00
3)	10/16/2001	10/16/2001	11/13/2001	11/19/2001	28	12/04/2001	49	45,300.00	127,600.00	649,400.00
4)	02/11/2002	02/11/2002	02/11/2002	02/13/2002	0	02/28/2002	17	15,375.00	142,975.00	634,025.00
5)	04/09/2002	04/09/2002	04/09/2002	04/22/2002	0	05/03/2002	24	118,595.28	261,570.28	515,429.72
6)	05/09/2002	05/09/2002	05/09/2002	05/10/2002	0	05/16/2002	7	146,863.14	408,433.42	368,566.58
7)	06/10/2002	06/10/2002	06/10/2002	06/11/2002	0	06/20/2002	10	41,870.88	450,304.30	326,695.70
8)	07/10/2002	07/10/2002	07/10/2002	07/12/2002	0	07/25/2002	15	80,900.01	531,204.31	245,795.69
9)	08/14/2002	08/14/2002	08/14/2002	08/15/2002	0	08/26/2002	12	45,275.13	576,479.44	200,520.56
10)	09/30/2002	09/30/2002	11/07/2002	/ /	38	/ /	0	156,196.01	732,675.45	44,324.55
PICAY1W - Loan Number DWI-H280065-01								Current Loan Amount	\$325,994.00	
1)	06/24/2002	06/24/2002	06/24/2002	06/25/2002	0	06/25/2002	1	15,524.00	15,524.00	310,470.00
2)	06/24/2002	06/24/2002	06/24/2002	06/25/2002	0	07/01/2002	7	11,750.00	27,274.00	298,720.00
PLHIL1SD - Loan Number DWI-H280007-01								Final Allowable Loan Amount	\$818,878.00	
1)	07/14/1997	07/14/1997	07/14/1997	08/01/1997	0	08/01/1997	18	42,256.00	42,256.00	776,622.00
2)	07/14/1997	07/14/1997	07/14/1997	08/01/1997	0	08/01/1997	18	27,617.50	69,873.50	749,004.50
3)	10/03/1997	10/03/1997	10/06/1997	10/10/1997	3	10/16/1997	13	90,608.40	160,481.90	658,396.10
4)	10/31/1997	10/13/1997	11/03/1997	11/10/1997	3	11/20/1997	20	184,034.30	344,516.20	474,361.80
5)	12/08/1997	12/08/1997	12/09/1997	12/24/1997	1	12/31/1997	23	231,076.61	575,592.81	243,285.19
6)	01/09/1998	01/09/1998	01/12/1998	01/14/1998	3	01/23/1998	14	46,233.00	621,825.81	197,052.19
7)	01/21/1998	01/22/1998	01/22/1998	02/03/1998	1	02/06/1998	16	22,402.59	644,228.40	174,649.60
8)	02/02/1998	02/02/1998	02/04/1998	02/16/1998	2	02/20/1998	18	6,581.38	650,809.78	168,068.22
9)	03/04/1998	03/04/1998	03/04/1998	03/16/1998	0	03/18/1998	14	45,198.00	696,007.78	122,870.22
10)	03/30/1998	03/30/1998	03/30/1998	04/06/1998	0	04/08/1998	9	46,609.20	742,616.98	76,261.02
11)	05/06/1998	05/06/1998	05/06/1998	05/14/1998	0	05/20/1998	14	6,305.50	748,922.48	69,955.52
12)	06/15/1998	06/15/1998	06/18/1998	07/07/1998	3	07/10/1998	25	69,955.50	818,877.98	0.02
Final Loan Amount Including Accrued Interest										\$826,611.00

DWSIRLF Loan Disbursement Record

Pay. No.	Date Received	Date Sent to PM	Date Approved	Payment Voucher Date	OPC Proc. Time	Date Check Mailed	Total Proc. Time	Payment Amount	Cumulative Amount Paid	Loan Amount Remaining
PLHIL2D - Loan Number DWI-H280007-02								Final Allowable Loan Amount		\$479,381.00
1)	08/17/1998	08/17/1998	08/17/1998	08/25/1998	0	08/28/1998	11	25,476.00	25,476.00	453,905.00
2)	08/17/1998	08/17/1998	08/17/1998	08/25/1998	0	08/28/1998	11	17,026.50	42,502.50	436,878.50
3)	11/16/1998	11/16/1998	11/16/1998	12/03/1998	0	12/08/1998	22	15,433.97	57,936.47	421,444.53
4)	01/07/1999	01/07/1999	01/07/1999	01/12/1999	0	01/19/1999	12	186,825.10	244,761.57	234,619.43
5)	02/17/1999	02/17/1999	02/18/1999	03/03/1999	1	03/15/1999	26	97,997.50	342,759.07	136,621.93
6)	04/19/1999	04/19/1999	05/24/1999	06/02/1999	35	06/04/1999	46	136,621.61	479,380.68	0.32
Final Loan Amount Including Accrued Interest										\$482,236.00
PLHIL3WT - Loan Number DWI-H280007-03								Final Allowable Loan Amount		\$617,533.00
1)	07/28/2000	07/28/2000	07/28/2000	08/02/2000	0	08/08/2000	11	33,250.00	33,250.00	584,283.00
2)	01/23/2001	01/23/2001	01/23/2001	01/26/2001	0	01/30/2001	7	13,050.00	46,300.00	571,233.00
3)	02/05/2001	02/05/2001	02/05/2001	02/08/2001	0	02/12/2001	7	119,631.25	165,931.25	451,601.75
4)	03/07/2001	03/07/2001	03/07/2001	03/12/2001	0	03/15/2001	8	94,118.45	260,049.70	357,483.30
5)	04/03/2001	04/03/2001	04/03/2001	04/12/2001	0	04/13/2001	10	56,298.76	316,348.46	301,184.54
6)	05/07/2001	05/09/2001	05/09/2001	05/10/2001	2	05/16/2001	9	88,908.88	405,257.34	212,275.66
7)	06/15/2001	06/15/2001	06/15/2001	06/19/2001	0	06/29/2001	14	50,322.61	455,579.95	161,953.05
8)	08/13/2001	08/13/2001	08/14/2001	08/16/2001	1	08/29/2001	16	41,329.75	496,909.70	120,623.30
9)	09/24/2001	09/24/2001	09/25/2001	09/26/2001	1	10/04/2001	10	100,998.90	597,908.60	19,624.40
10)	11/19/2001	11/19/2001	12/12/2001	12/12/2001	23	12/28/2001	39	19,624.40	617,533.00	0.00
Final Loan Amount Including Accrued Interest										\$626,512.00
PROG1WSR - Loan Number DWI-H280002-01								Final Allowable Loan Amount		\$681,223.00
1)	10/23/1997	10/23/1997	10/23/1997	10/27/1997	0	11/03/1997	11	29,300.00	29,300.00	651,923.00
2)	10/23/1997	10/23/1997	10/23/1997	11/03/1997	0	11/07/1997	15	20,000.00	49,300.00	631,923.00
3)	02/25/1998	02/25/1998	02/27/1998	03/12/1998	2	03/17/1998	20	137,849.06	187,149.06	494,073.94
4)	04/24/1998	04/24/1998	04/30/1998	05/11/1998	6	05/14/1998	20	143,414.62	330,563.68	350,659.32
5)	06/11/1998	06/12/1998	06/12/1998	06/22/1998	1	06/30/1998	19	44,100.45	374,664.13	306,558.87
6)	08/10/1998	08/10/1998	08/11/1998	08/25/1998	1	08/28/1998	18	129,186.78	503,850.91	177,372.09
7)	10/19/1998	10/19/1998	10/27/1998	11/05/1998	8	11/10/1998	22	34,683.93	538,534.84	142,688.16
8)	11/06/1998	11/06/1998	02/26/1999	03/19/1999	112	03/26/1999	140	103,540.16	642,075.00	39,148.00
9)	05/05/1999	05/05/1999	05/05/1999	05/18/1999	0	05/21/1999	16	39,148.00	681,223.00	0.00
Final Loan Amount Including Accrued Interest										\$694,997.00
PURVIS1D - Loan Number DWI-H280041-01								Final Allowable Loan Amount		\$601,403.00
1)	08/30/1999	09/01/1999	09/01/1999	09/07/1999	2	09/09/1999	10	33,190.00	33,190.00	568,213.00
2)	08/30/1999	09/01/1999	09/01/1999	09/07/1999	2	09/14/1999	15	22,571.50	55,761.50	545,641.50
3)	11/19/1999	11/22/1999	11/29/1999	12/02/1999	10	12/07/1999	18	22,571.02	78,332.52	523,070.48
4)	02/04/2000	02/04/2000	02/07/2000	02/11/2000	3	02/17/2000	13	5,768.96	84,101.48	517,301.52
5)	02/02/2000	02/02/2000	02/07/2000	02/11/2000	5	02/17/2000	15	137,834.01	221,935.49	379,467.51
6)	03/14/2000	03/14/2000	03/14/2000	03/23/2000	0	03/27/2000	13	77,565.02	299,500.51	301,902.49
7)	04/19/2000	04/19/2000	04/19/2000	04/20/2000	0	05/01/2000	12	48,035.72	347,536.23	253,866.77
8)	06/13/2000	06/13/2000	06/16/2000	06/21/2000	3	06/30/2000	17	192,083.30	539,619.53	61,783.47
9)	07/27/2000	07/27/2000	07/28/2000	08/02/2000	1	08/11/2000	15	61,783.37	601,402.90	0.10

DWSIRLF Loan Disbursement Record

Pay. No.	Date Received	Date Sent to PM	Date Approved	Payment Voucher Date	OPC Proc. Time	Date Check Mailed	Total Proc. Time	Payment Amount	Cumulative Amount Paid	Loan Amount Remaining
Final Loan Amount Including Accrued Interest										\$604,728.00
SOSOCWS1D - Loan Number DWI-H280066-01								Final Allowable Loan Amount		\$174,455.00
1)	06/21/2001	06/21/2001	06/21/2001	06/22/2001	0	06/26/2001	5	13,154.00	13,154.00	161,301.00
2)	06/21/2001	06/21/2001	06/21/2001	06/22/2001	0	07/10/2001	19	25,000.00	38,154.00	136,301.00
3)	09/28/2001	09/28/2001	10/01/2001	10/03/2001	3	10/17/2001	19	21,175.00	59,329.00	115,126.00
4)	11/26/2001	11/26/2001	11/26/2001	11/28/2001	0	12/04/2001	8	18,008.55	77,337.55	97,117.45
5)	12/28/2001	12/28/2001	12/28/2001	01/02/2002	0	01/11/2002	14	17,290.40	94,627.95	79,827.05
6)	01/24/2002	01/24/2002	01/25/2002	01/28/2002	1	02/08/2002	15	8,976.73	103,604.68	70,850.32
7)	03/01/2002	03/01/2002	03/04/2002	03/06/2002	3	03/20/2002	19	19,683.74	123,288.42	51,166.58
8)	04/18/2002	04/18/2002	04/22/2002	04/23/2002	4	05/07/2002	19	8,438.88	131,727.30	42,727.70
9)	04/18/2002	04/18/2002	04/22/2002	04/23/2002	4	05/07/2002	19	173.04	131,900.34	42,554.66
10)	05/15/2002	05/15/2002	05/15/2002	05/17/2002	0	05/23/2002	8	5,272.64	137,172.98	37,282.02
11)	06/14/2002	06/14/2002	06/14/2002	06/20/2002	0	07/01/2002	17	6,357.30	143,530.28	30,924.72
12)	07/16/2002	07/16/2002	10/02/2002	10/03/2002	78	10/10/2002	86	30,924.72	174,455.00	0.00
Final Loan Amount Including Accrued Interest										\$176,407.00
SOUTHA1D - Loan Number DWI-H280067-01								Current Loan Amount		\$1,385,045.00
1)	09/17/2001	09/17/2001	09/17/2001	09/18/2001	0	09/20/2001	3	71,429.00	71,429.00	1,313,616.00
2)	09/17/2001	09/17/2001	09/17/2001	09/18/2001	0	09/28/2001	11	41,687.50	113,116.50	1,271,928.50
3)	04/11/2002	04/11/2002	04/11/2002	04/15/2002	0	04/24/2002	13	322,130.27	435,246.77	949,798.23
4)	05/24/2002	05/24/2002	05/24/2002	05/30/2002	0	06/06/2002	13	233,614.41	668,861.18	716,183.82
5)	06/24/2002	06/24/2002	06/25/2002	06/25/2002	1	07/01/2002	7	36,585.38	705,446.56	679,598.44
6)	07/22/2002	07/22/2002	07/23/2002	07/24/2002	1	08/14/2002	23	137,090.75	842,537.31	542,507.69
7)	07/22/2002	07/22/2002	07/23/2002	07/24/2002	1	08/14/2002	23	50,074.70	892,612.01	492,432.99
8)	08/09/2002	08/12/2002	08/26/2002	08/27/2002	17	09/06/2002	28	80,311.57	972,923.58	412,121.42
9)	09/19/2002	09/19/2002	09/19/2002	09/23/2002	0	09/27/2002	8	146,782.57	1,119,706.15	265,338.85
10)	10/23/2002	10/23/2002	10/24/2002	10/24/2002	1	11/04/2002	12	41,869.98	1,161,576.13	223,468.87
11)	10/23/2002	10/23/2002	11/12/2002	/ /	20	/ /	0	74,506.01	1,236,082.14	148,962.86
SOUTHA2WT - Loan Number DWI-H280067-02								Current Loan Amount		\$1,363,418.00
1)	09/17/2001	09/17/2001	09/17/2001	09/18/2001	0	09/20/2001	3	70,765.00	70,765.00	1,292,653.00
2)	09/17/2001	09/17/2001	09/17/2001	09/18/2001	0	09/28/2001	11	44,601.50	115,366.50	1,248,051.50
3)	03/13/2002	03/13/2002	03/14/2002	03/14/2002	1	03/20/2002	7	57,404.50	172,771.00	1,190,647.00
4)	04/11/2002	04/11/2002	04/11/2002	04/15/2002	0	04/24/2002	13	192,053.61	364,824.61	998,593.39
5)	05/09/2002	05/09/2002	05/09/2002	05/10/2002	0	05/16/2002	7	133,376.90	498,201.51	865,216.49
6)	06/24/2002	06/24/2002	06/25/2002	07/02/2002	1	07/17/2002	23	159,411.58	657,613.09	705,804.91
7)	07/19/2002	07/19/2002	07/19/2002	07/24/2002	0	08/14/2002	26	169,175.00	826,788.09	536,629.91
8)	08/09/2002	08/12/2002	08/26/2002	08/27/2002	17	09/06/2002	28	125,887.07	952,675.16	410,742.84
9)	09/09/2002	09/09/2002	09/09/2002	09/13/2002	0	09/25/2002	16	155,089.50	1,107,764.66	255,653.34
10)	10/11/2002	10/11/2002	10/11/2002	10/15/2002	0	10/17/2002	6	107,231.00	1,214,995.66	148,422.34
SOUTHA3S - Loan Number DWI-H280067-03								Current Loan Amount		\$1,253,084.00
1)	09/17/2001	09/17/2001	09/17/2001	09/18/2001	0	09/20/2001	3	69,419.00	69,419.00	1,183,665.00
2)	09/17/2001	09/17/2001	09/17/2001	09/18/2001	0	09/28/2001	11	41,687.50	111,106.50	1,141,977.50

DWSIRLF Loan Disbursement Record

Pay. No.	Date Received	Date Sent to PM	Date Approved	Payment Voucher Date	OPC Proc. Time	Date Check Mailed	Total Proc. Time	Payment Amount	Cumulative Amount Paid	Loan Amount Remaining
SOUTHA3S - Loan Number DWI-H280067-03								Current Loan Amount	\$1,253,084.00	
3)	05/20/2002	05/20/2002	05/20/2002	05/22/2002	0	05/30/2002	10	55,557.50	166,664.00	1,086,420.00
4)	06/10/2002	06/10/2002	06/10/2002	06/11/2002	0	06/20/2002	10	54,118.50	220,782.50	1,032,301.50
5)	07/15/2002	07/15/2002	07/16/2002	07/17/2002	1	08/01/2002	17	59,191.65	279,974.15	973,109.85
6)	09/03/2002	09/03/2002	09/04/2002	09/04/2002	1	09/18/2002	15	206,530.00	486,504.15	766,579.85
7)	10/11/2002	10/11/2002	10/11/2002	10/15/2002	0	10/17/2002	6	333,922.80	820,426.95	432,657.05
8)	11/08/2002	11/08/2002	11/12/2002	/ /	4	/ /	0	67,764.59	888,191.54	364,892.46
STARK1T - Loan Number DWI-H280073-01								Current Loan Amount	\$620,552.00	
1)	11/08/2001	11/08/2001	11/13/2001	11/19/2001	5	11/21/2001	13	34,920.00	34,920.00	585,632.00
2)	11/08/2001	11/08/2001	11/13/2001	11/19/2001	5	12/04/2001	26	20,299.00	55,219.00	565,333.00
3)	02/14/2002	02/14/2002	02/15/2002	02/20/2002	1	02/28/2002	14	34,920.00	90,139.00	530,413.00
4)	04/09/2002	04/09/2002	04/09/2002	04/11/2002	0	04/24/2002	15	65,552.62	155,691.62	464,860.38
5)	04/09/2002	04/09/2002	04/09/2002	04/11/2002	0	04/24/2002	15	6,750.00	162,441.62	458,110.38
6)	05/15/2002	05/15/2002	05/15/2002	05/17/2002	0	05/23/2002	8	262,426.91	424,868.53	195,683.47
7)	06/17/2002	06/17/2002	06/17/2002	06/20/2002	0	07/01/2002	14	11,411.81	436,280.34	184,271.66
8)	08/26/2002	08/26/2002	08/27/2002	08/27/2002	1	09/06/2002	11	54,342.77	490,623.11	129,928.89
9)	08/26/2002	08/26/2002	08/27/2002	08/27/2002	1	09/06/2002	11	13,697.24	504,320.35	116,231.65
10)	09/23/2002	09/23/2002	09/24/2002	09/26/2002	1	10/03/2002	10	16,161.48	520,481.83	100,070.17
11)	11/06/2002	11/06/2002	11/07/2002	/ /	1	/ /	0	26,797.93	547,279.76	73,272.24
STARK2WT - Loan Number DWI-H280073-02								Current Loan Amount	\$1,493,100.00	
1)	10/04/2002	10/04/2002	10/04/2002	10/07/2002	0	10/09/2002	5	71,100.00	71,100.00	1,422,000.00
2)	10/04/2002	10/04/2002	10/04/2002	10/07/2002	0	10/10/2002	6	41,500.00	112,600.00	1,380,500.00
SWCOV1S - Loan Number DWI-H280054-01								Final Allowable Loan Amount	\$338,021.00	
1)	10/16/2000	10/16/2000	10/16/2000	10/18/2000	0	10/23/2000	7	16,431.00	16,431.00	321,590.00
2)	10/16/2000	10/16/2000	10/16/2000	10/23/2000	0	10/25/2000	9	6,900.00	23,331.00	314,690.00
3)	08/17/2001	08/17/2001	08/17/2001	08/20/2001	0	08/29/2001	12	54,735.00	78,066.00	259,955.00
4)	09/17/2001	09/17/2001	09/17/2001	09/18/2001	0	09/28/2001	11	79,686.00	157,752.00	180,269.00
5)	10/12/2001	10/12/2001	10/12/2001	10/15/2001	0	10/23/2001	11	87,552.00	245,304.00	92,717.00
6)	11/26/2001	11/26/2001	11/26/2001	11/28/2001	0	12/04/2001	8	28,908.00	274,212.00	63,809.00
7)	05/01/2002	05/02/2002	05/03/2002	05/07/2002	2	05/14/2002	13	30,510.00	304,722.00	33,299.00
8)	06/06/2002	06/06/2002	06/07/2002	07/02/2002	1	07/17/2002	41	33,299.00	338,021.00	0.00
								Final Loan Amount Including Accrued Interest		\$340,112.00
THOMV1W - Loan Number DWI-H280014-01								Final Allowable Loan Amount	\$232,951.00	
1)	08/13/1997	08/13/1997	08/13/1997	08/21/1997	0	08/29/1997	16	13,050.00	13,050.00	219,901.00
2)	08/13/1997	08/13/1997	08/13/1997	08/21/1997	0	08/29/1997	16	10,000.00	23,050.00	209,901.00
3)	12/08/1997	12/08/1997	12/09/1997	12/24/1997	1	12/31/1997	23	10,000.00	33,050.00	199,901.00
4)	02/03/1998	02/03/1998	02/03/1998	02/12/1998	0	02/20/1998	17	7,350.00	40,400.00	192,551.00
5)	03/02/1998	03/02/1998	03/02/1998	03/12/1998	0	03/17/1998	15	105,195.90	145,595.90	87,355.10
6)	04/15/1998	04/15/1998	04/15/1998	04/23/1998	0	05/01/1998	16	3,150.00	148,745.90	84,205.10
7)	05/01/1998	05/01/1998	05/01/1998	05/14/1998	0	05/20/1998	19	630.00	149,375.90	83,575.10

DWSIRLF Loan Disbursement Record

Pay. No.	Date Received	Date Sent to PM	Date Approved	Payment Voucher Date	OPC Proc. Time	Date Check Mailed	Total Proc. Time	Payment Amount	Cumulative Amount Paid	Loan Amount Remaining
THOMV1W - Loan Number DWI-H280014-01								Final Allowable Loan Amount		\$232,951.00
8)	07/08/1998	07/08/1998	07/08/1998	07/23/1998	0	07/29/1998	21	630.00	150,005.90	82,945.10
9)	08/04/1998	08/04/1998	08/04/1998	08/18/1998	0	08/21/1998	17	525.00	150,530.90	82,420.10
10)	08/25/1998	08/26/1998	10/15/1998	11/05/1998	51	11/10/1998	77	82,420.10	232,951.00	0.00
Final Loan Amount Including Accrued Interest										\$234,497.00
TRLAKE1S - Loan Number DWI-H280024-01								Final Allowable Loan Amount		\$297,699.00
1)	07/28/2000	07/28/2000	08/01/2000	08/01/2000	4	08/08/2000	11	13,263.00	13,263.00	284,436.00
2)	07/28/2000	07/28/2000	08/01/2000	08/01/2000	4	08/11/2000	14	11,286.00	24,549.00	273,150.00
3)	10/30/2000	10/30/2000	10/31/2000	11/01/2000	1	11/07/2000	8	13,552.92	38,101.92	259,597.08
4)	12/06/2000	12/06/2000	12/07/2000	12/12/2000	1	12/14/2000	8	5,612.50	43,714.42	253,984.58
5)	01/03/2001	01/03/2001	01/03/2001	01/04/2001	0	01/11/2001	8	13,224.00	56,938.42	240,760.58
6)	02/01/2001	02/01/2001	02/01/2001	02/06/2001	0	02/09/2001	8	33,132.00	90,070.42	207,628.58
7)	03/12/2001	03/12/2001	03/13/2001	03/15/2001	1	03/23/2001	11	91,198.50	181,268.92	116,430.08
8)	04/02/2001	04/02/2001	04/03/2001	04/12/2001	1	04/13/2001	11	25,126.50	206,395.42	91,303.58
9)	06/04/2001	06/04/2001	06/05/2001	06/12/2001	1	06/18/2001	14	28,083.00	234,478.42	63,220.58
10)	07/06/2001	07/06/2001	07/09/2001	07/10/2001	3	07/18/2001	12	30,348.00	264,826.42	32,872.58
11)	08/09/2001	08/10/2001	08/13/2001	08/15/2001	4	08/27/2001	18	6,109.70	270,936.12	26,762.88
12)	10/18/2001	10/18/2001	10/23/2001	11/19/2001	5	12/04/2001	47	26,762.62	297,698.74	0.26
Final Loan Amount Including Accrued Interest										\$300,666.00
UNNWA1SD - Loan Number DWI-H280053-01								Final Allowable Loan Amount		\$344,396.00
1)	10/06/2000	10/06/2000	10/06/2000	10/23/2000	0	10/23/2000	17	16,190.00	16,190.00	328,206.00
2)	10/06/2000	10/06/2000	10/06/2000	10/23/2000	0	10/25/2000	19	14,472.00	30,662.00	313,734.00
3)	01/23/2001	01/23/2001	01/23/2001	01/26/2001	0	01/30/2001	7	13,128.00	43,790.00	300,606.00
4)	03/12/2001	03/12/2001	03/14/2001	03/15/2001	2	03/23/2001	11	60,054.43	103,844.43	240,551.57
5)	04/02/2001	04/02/2001	04/02/2001	04/09/2001	0	04/09/2001	7	21,800.00	125,644.43	218,751.57
6)	05/08/2001	05/09/2001	05/09/2001	05/10/2001	1	05/16/2001	8	6,005.44	131,649.87	212,746.13
7)	09/10/2001	09/10/2001	09/10/2001	09/18/2001	0	09/28/2001	18	90,470.00	222,119.87	122,276.13
8)	10/02/2001	10/02/2001	10/02/2001	10/03/2001	0	10/17/2001	15	50,400.00	272,519.87	71,876.13
9)	11/01/2001	11/01/2001	11/01/2001	11/02/2001	0	11/09/2001	8	29,700.00	302,219.87	42,176.13
10)	12/06/2001	12/06/2001	12/06/2001	12/11/2001	0	12/28/2001	22	12,772.00	314,991.87	29,404.13
11)	12/26/2001	12/28/2001	01/23/2002	01/25/2002	28	02/08/2002	44	29,403.87	344,395.74	0.26
Final Loan Amount Including Accrued Interest										\$348,085.00
WESTPT1D - Loan Number DWI-H280071-01								Current Loan Amount		\$1,500,000.00
1)	11/07/2001	11/07/2001	11/14/2001	11/20/2001	7	11/21/2001	14	71,429.00	71,429.00	1,428,571.00
2)	11/07/2001	11/07/2001	11/14/2001	11/20/2001	7	11/29/2001	22	40,000.00	111,429.00	1,388,571.00
3)	10/24/2002	10/24/2002	10/24/2002	10/25/2002	0	11/05/2002	12	111,284.00	222,713.00	1,277,287.00
WJCUD1D - Loan Number DWI-H280061-01								Final Allowable Loan Amount		\$122,569.00
1)	08/21/2001	08/21/2001	08/22/2001	08/28/2001	1	08/28/2001	7	6,636.00	6,636.00	115,933.00
2)	08/21/2001	08/21/2001	08/22/2001	08/28/2001	1	09/05/2001	15	6,052.00	12,688.00	109,881.00
3)	09/28/2001	09/28/2001	10/04/2001	10/05/2001	6	10/17/2001	19	6,052.00	18,740.00	103,829.00

DWSIRL Loan Disbursement Record

ly. No.	Date Received	Date Sent to PM	Date Approved	Payment Voucher Date	OPC Proc. Time	Date Check Mailed	Total Proc. Time	Payment Amount	Cumulative Amount Paid	Loan Amount Remaining
CUD1D - Loan Number DWI-H280061-01								Final Allowable Loan Amount	\$122,569.00	
4)	11/14/2001	11/14/2001	11/16/2001	11/20/2001	2	12/04/2001	20	86,086.76	104,826.76	17,742.24
5)	12/10/2001	12/10/2001	01/23/2002	02/20/2002	44	02/28/2002	80	17,742.04	122,568.80	0.20
Final Loan Amount Including Accrued Interest								\$123,060.00		
KENA1D - Loan Number DWI-H280019-01								Final Allowable Loan Amount	\$654,030.00	
1)	12/17/1998	12/17/1998	12/17/1998	12/28/1998	0	01/12/1999	26	35,275.00	35,275.00	618,755.00
2)	12/17/1998	12/17/1998	12/17/1998	12/28/1998	0	01/13/1999	27	26,650.00	61,925.00	592,105.00
3)	05/11/1999	05/11/1999	05/11/1999	05/18/1999	0	05/21/1999	10	27,601.15	89,526.15	564,503.85
4)	07/20/1999	07/20/1999	07/21/1999	07/26/1999	1	07/29/1999	9	84,242.26	173,768.41	480,261.59
5)	09/16/1999	09/16/1999	09/17/1999	09/23/1999	1	10/05/1999	19	229,625.66	403,394.07	250,635.93
6)	10/13/1999	10/13/1999	10/13/1999	10/25/1999	0	10/28/1999	15	76,200.13	479,594.20	174,435.80
7)	12/22/1999	12/22/1999	12/23/1999	01/07/2000	1	01/11/2000	20	37,268.73	516,862.93	137,167.07
8)	01/13/2000	01/13/2000	01/19/2000	01/26/2000	6	01/28/2000	15	77,676.03	594,538.96	59,491.04
9)	02/16/2000	02/16/2000	02/16/2000	02/18/2000	0	02/24/2000	8	56,505.00	651,043.96	2,986.04
10)	02/16/2000	02/16/2000	04/17/2000	04/18/2000	61	04/26/2000	70	2,986.00	654,029.96	0.04
Final Loan Amount Including Accrued Interest								\$660,877.00		
Total Payment Amount								\$53,383,117.76		